

DOCUMENT RESUME

ED 098 011

RC 008 210

AUTHOR Liston, Margaret I., Ed.
TITLE Patterns of Living Related to Income Poverty in Disadvantaged Families, A Basebook. North Central Regional Research Publication No. 217.
INSTITUTION Iowa Agricultural and Home Economics Experiment Station, Ames.
SPONS AGENCY Cooperative State Research Service (DOA), Washington, D.C.
PUB DATE Aug 74
NOTE 101p.

EDRS PRICE MF-\$0.75 HC-\$5.40 PLUS POSTAGE
DESCRIPTORS Demography; Disadvantaged Environment; *Economic Disadvantage; *Family Characteristics; *Family Income; Goal Orientation; Migrants; Negroes; Poverty Research; *Rural Population; Social Structure; Tables (Data); *Urban Population

ABSTRACT

The Technical Committee for NC-90, sponsored by the Agricultural and Home Economics Experiment Stations of 13 states (Alaska, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin) and in cooperation with the U.S. Department of Agriculture, has compiled a basebook which identifies patterns of living among relatively disadvantaged families and determines factors significantly associated with these patterns of living for purposes of definition and measurement applicable to descriptive interpretation and intensive analysis related to selective aspects of family disadvantage. This basebook provides an overview of findings from 2,650 rural and urban families in selected areas of the 13 cooperating states, including detailed information of six types: (1) conceptual background and objectives of the project; (2) committee organization and procedures; (3) percentage distributions and descriptive interpretations of family characteristics within each of the samples selected by the cooperating states; (4) similarities and differences in family characteristics within the selected area samples from the states, and among samples of rural, urban, and special types of populations; (5) family attributes associated significantly with an index of income adequacy; and (6) recommendations for further study of data. Examination of numerous family characteristics revealed extensive differences in family life situations. (JC)

RC008210

NORTH CENTRAL REGIONAL RESEARCH PUBLICATION NO. 217

BEST COPY AVAILABLE

PATTERNS OF LIVING RELATED TO INCOME POVERTY IN DISADVANTAGED FAMILIES

U.S. DEPARTMENT OF HEALTH,
EDUCATION & WELFARE
NATIONAL INSTITUTE OF
EDUCATION

THIS DOCUMENT HAS BEEN REPRO-
DUCED EXACTLY AS RECEIVED FROM
THE PERSON OR ORGANIZATION ORIGIN-
ATING IT. POINTS OF VIEW OR OPINIONS
STATED DO NOT NECESSARILY REPRE-
SENT OFFICIAL NATIONAL INSTITUTE OF
EDUCATION POSITION OR POLICY.

A Basebook

Agricultural Experiment Stations of Alaska, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, North Dakota, Ohio, South Dakota, and Wisconsin, and the U.S. Department of Agriculture cooperating.

IOWA AGRICULTURE AND HOME ECONOMICS
EXPERIMENT STATION
IOWA STATE UNIVERSITY of Science and Technology
Ames, Iowa



Special Report 74

August 1974

IWSRBC 74 1-104 (1974)

BEST COPY AVAILABLE

**TECHNICAL COMMITTEE FOR NC-90
FACTORS RELATED TO PATTERNS OF LIVING IN DISADVANTAGED FAMILIES**

Sponsored by the Agricultural Experiment Stations of California, Hawaii, Illinois, Indiana, Iowa, Kansas, Missouri, Nebraska, Nevada, Ohio, Texas, Wisconsin, and Vermont, along with the Cooperative State Research Service and the Agricultural Research Service, USDA.

ADMINISTRATIVE ADVISER

Herbert Kramer, Purdue University

AGRICULTURAL EXPERIMENT STATION REPRESENTATIVES

Demographic Characteristics

Hazel Reinhardt, Wisconsin

Resource Factors

Marilyn Dunsing, Illinois
Mary Jane Ellis, Vermont
Margaret I. Liston, Iowa
Sarah Manning, Indiana
Edward Metzen, Missouri

Social Structure and Process

Stephen Bollman, Kansas
Glenn R. Hawkes, California
William Kuvlesky, Texas
Shirley Weeks, Hawaii

Value Orientations

Ronald T. Daly, Nevada
Francille M. Firebaugh, Ohio
John C. Woodward, Nebraska

GENERAL COMMITTEE

Leaders

Francille Firebaugh, 1967-1968
Stephan Bollman, 1968-1969
Sarah Manning, 1969-1970
John C. Woodward, 1970-1971
Edward Metzen, 1971-1973

Statistical Consultant

Richard D. Warren, Iowa

Statistical Programmer

Sandra Helmick, Missouri

Coordinating Editor of Basebook

Margaret I. Liston, Iowa

U.S. DEPARTMENT OF AGRICULTURE REPRESENTATIVES

Cooperative State Research Service

Mary Beth Minden, 1967-1970
Carl Sierk, 1967
Frances Magrabi, Roland Robinson, 1968
Sarah Manning, Harold Capener, 1971
Edward O. Moe, 1972

**Agricultural Research Service,
Family Economics Division**

Jean L. Pennock, 1967-1972
Frances Magrabi, 1972-1973

Graduate students closely associated with the NC-90 project and titles of their theses are listed by states in Appendix D, "Reports Completed." Other persons who have made substantial contributions are Jean Hafstrom (Illinois); Flora Williams (Indiana); Juli-Ann Gasper (Iowa); Virginia Moxley (Kansas); Mary Jane Visser (Nebraska); Ruth Deacon (Ohio); Nancy Kutner, Katheryn Dietrich, and Flossie Byrd (Texas); and Douglas Marshall (Wisconsin).

FOREWORD

It is not easy for the individuals of a group of preeminent research scientists to subordinate themselves to the common goal of providing a source book of basic data. This is particularly true when the group is as diverse as the one that was instrumental in providing this report. Consisting as it does of members from 13 states representing a variety of academic fields including economics, family and consumer economics, home management, human development, psychology, social psychology, and rural sociology, it is a tribute to their dedication that this basebook of data emerges.

The participants in this study will, I am sure, derive their satisfaction and reward from the fact that this volume of data, representing 2,650 families in samples from widely divergent populations, will provide the basis for descriptive interpretations and intensive analyses related to selected aspects of family disadvantage for some time to come.

It was a rare privilege for me to watch this project develop from the early stages of overcoming the language barrier of diverse disciplines, through the multiple agonies of preparing a common instrument acceptable to all and coordinating the collection and processing of data, to the triumph of the Committee in presenting these data so painstakingly recorded. I am confident that this significant individual and collective achievement will set a high standard for studies that will eventually derive from it.

—Herbert Kramer,
Administrative Adviser

CONTENTS

	Page
LIST OF TABLES	6
SUMMARY	8
INTRODUCTION	11
The Problem Setting	11
Patterns of Family Living	12
Dimensions of Disadvantage	14
PROCEDURE	16
Introduction	16
Committee Organization and Functions	16
Sampling	17
Data Collection and Processing	19
Description and Analysis	19
Publications	20
DEMOGRAPHIC CHARACTERISTICS	21
Residential Characteristics	21
Migratory patterns of respondent and husband	21
Birthplace	
Part of life lived in rural areas	
Residential mobility of families	21
Number of moves in the past 5 years	
Number of moves the past year	
Human Attributes	22
Family characteristics	22
Family size	
Number of years the family was formed	
Family type	
Adult capability-to-work index	
Language spoken in the home	

	Page
Respondent's characteristics	25
<i>Ethnicity</i>	
<i>Age level</i>	
<i>Educational attainment</i>	
<i>Disability</i>	
<i>Job training</i>	
<i>Occupational type</i>	
Husband's characteristics.....	27
<i>Age level</i>	
<i>Educational attainment</i>	
<i>Disability</i>	
<i>Job training</i>	
<i>Occupational type</i>	
<i>Other main earner</i>	
Respondent's parents.....	30
<i>Educational level</i>	
<i>Occupational type</i>	
Significant Associations With the Income Index.....	31
Summary	32
RESOURCE FACTORS.....	34
Money Income	34
Means of obtaining data.....	34
Size of income.....	35
<i>Total family income</i>	
<i>Income index</i>	
Sources of family income.....	36
Contributors to earned family income	37
<i>Two-parent families</i>	
<i>Families with husband absent for part or all year</i>	
Earned income as a percentage of total family income.....	37
Respondent's earned income as a percentage of total	
family income	37
Assessed dependability of income	39
Financial Commitments	39
Percentages of income allocated to financial commitments	40
Credit payments.....	40
Insurance	40
Housing, utilities, and other fixed commitments.....	40
Transportation	40
Means of transportation used	40
Distance traveled by main earner to work	42
Transportation problems related to employment.....	42
Housing Characteristics.....	42
Residential tenure (right of occupancy)	42
Physical features.....	42
<i>Number of rooms of living space</i>	
<i>Water in the dwelling</i>	
<i>Toilet facilities</i>	
<i>Bath facilities</i>	
<i>Garbage collection</i>	
Respondent's perception of the adequacy of her family's	
living space	45
Respondent's satisfaction with her family's housing.....	45
Communication	45
Telephone availability in the house.....	45
Presence in the home of a television set in working order.....	46
Daily newspaper readership in the family	46
Respondents' Perceptions of Their Family Situations	46
Conditions today compared with past experience.....	46
Conditions today compared with 5 years ago.....	47
Money problems.....	48
Adequacy of income	51
Significant Associations With the Income Index.....	51

	Page
SOCIAL STRUCTURE AND PROCESS.....	56
Kinship Orientation.....	56
Family Orientation.....	56
Nuclear-family units.....	57
Extended-family units.....	57
Family Cohesiveness.....	57
Marital Satisfaction.....	58
Parental Permissiveness.....	58
Conjugal Power Structure.....	59
Who mainly decides friends seen the most	
Who mainly decides the best place for the family to live	
Who mainly decides about the wife working outside the home	
Who mainly decides the number of children wanted	
Who mainly decides how to handle the children	
Who mainly decides how the money is used	
Who mainly tries to limit the number of children	
Who mainly handles the children when both parents are present	
Who mainly handles money matters	
Summary: Conjugal power structure	
Formal Participation.....	62
Church attendance.....	62
Two-parent families	
Single-parent families	
Church-group attendance.....	63
Two-parent families	
Single-parent families	
Community-group attendance.....	63
Two-parent families	
Single-parent families	
Lodge and kindred group attendance.....	64
Two-parent families	
Single-parent families	
Recreation-group attendance.....	64
Two-parent families	
Single-parent families	
Job-connected group attendance.....	65
Two-parent families	
Single-parent families	
Summary: Formal participation.....	65
Neighboring Practices.....	65
Informal Participation.....	66
Of the wife and husband's four closest friends, number	
living close to their home	
Of the four most frequent visitors, number who are relatives	
Number of visits per month with neighbors	
Number of visits per month with relatives	
Number of visits per month with friends from work	
Number of visits with other friends	
Summary: Informal participation	
Significant Associations With the Income Index.....	68
VALUE ORIENTATIONS.....	70
Definition of Values, Orientations, and Themes.....	70
Instrument Development and Interpretation of Responses.....	70
Value Orientations Toward Education and Employment.....	76
Abstractness-concreteness theme.....	76
Control-fatalism theme.....	76
Equalitarianism-authoritarianism theme.....	77
Integration-alienation theme.....	78
Significant Associations With the Income Index.....	79
Summary.....	80
SUMMARY OF FAMILY CHARACTERISTICS RELATED TO	
THE INCOME INDEX.....	80
RECOMMENDATIONS.....	83
REFERENCES FOR TEXT AND APPENDIXES.....	85

	Page
APPENDIX A: POPULATIONS SAMPLED	86
The Samples and Their Locations.....	86
Population Change.....	87
Growth and decline during the decade of the sixties.....	87
Components of change.....	88
Population Composition.....	89
Age.....	89
Ethnic composition.....	90
Rural-urban residence.....	90
Industry Type.....	90
Income.....	91
APPENDIX B: DEFINITIONS.....	92
Family Type.....	92
Computation of Poverty Thresholds.....	93
Income Index.....	93
Occupational Code.....	95
Household Adult Capability-to-Work Index.....	96
Recording of Data to Obtain Assessed Dependability of Income.....	96
APPENDIX C: MISCELLANEOUS TABLES.....	97
APPENDIX D: REPORTS COMPLETED BEFORE JULY 1, 1973.....	100

LIST OF TABLES

Table 1. Family places of residence, by sample areas within states.	Table 30. Summary of chi-square tests to identify associations of demographic measures with the income index.
Table 2. Birthplace of respondent.	Table 31. Proportions of families with income indexes under 125 within demographic variable categories and total samples for states.
Table 3. Birthplace of husband.	Table 32. Total family income.
Table 4. Part of life that respondent had lived in rural areas.	Table 33. Income index distributions.
Table 5. Part of life that husband had lived in rural areas.	Table 34. Summary of income index distributions.
Table 6. Number of times family had changed residence in the past 5 years.	Table 35. Families receiving income from various sources.
Table 7. Number of times family had changed residence in the past year.	Table 36. Contributors to earned income in families with two parents present for entire year.
Table 8. Family size in year-equivalent persons.	Table 37. Contributors to earned income in families with husband absent for part or all of year.
Table 9. Number of years the family was formed.	Table 38. Earned income from all family members as a percentage of total family income.
Table 10. Family types.	Table 39. Respondent's earned income as a percentage of total family income.
Table 11. Age of the oldest minor child in the household.	Table 40. Assessed dependability of income.
Table 12. Number of months in the last 12 that the husband was present.	Table 41. Financial commitments as percentage of total family income.
Table 13. Family's adult capability-to-work index.	Table 42. Incidence of financial commitments.
Table 14. Language spoken in the home.	Table 43. Use, need, and availability of own car or truck as transportation.
Table 15. Ethnicity of respondent.	Table 44. Use, need, and availability of car pools as transportation.
Table 16. Age of respondent.	Table 45. Use, need, and availability of taxis as transportation.
Table 17. Respondent's educational attainment.	Table 46. Use, need, and availability of bus or train as transportation.
Table 18. Degree of disability of respondent.	Table 47. Distance main income earner traveled to work.
Table 19. Respondent's job training.	Table 48. Incidence of transportation problems related to chances of main earner getting or holding a job.
Table 20. Respondent's occupational type.	Table 49. Family housing tenure.
Table 21. Age of husband.	
Table 22. Husband's educational attainments.	
Table 23. Degree of disability of husband.	
Table 24. Husband's job training.	
Table 25. Husband's occupational type.	
Table 26. Respondent's father's educational attainment.	
Table 27. Respondent's mother's educational attainment.	
Table 28. Respondent's father's main occupational type.	
Table 29. Respondent's mother's main occupational type.	

- Table 50. Number of rooms of living space.
- Table 51. Availability of water in the dwelling.
- Table 52. Availability of toilet facilities in the dwelling.
- Table 53. Availability of bathing facilities in the dwelling.
- Table 54. Availability of garbage collection in the area.
- Table 55. Respondent's perception of the adequacy of the family living space.
- Table 56. Respondent's satisfaction with her family's housing.
- Table 57. Telephone availability in the house.
- Table 58. Presence in home of television set in working order.
- Table 59. Daily newspaper reading in the family.
- Table 60. Respondent's perception of her circumstances when compared with those of her parents when they were her age.
- Table 61. Respondent's perception of her family's financial condition today compared with its condition 5 years ago.
- Table 62. Respondent's perception of her family's living conditions today compared with its condition 5 years ago.
- Table 63. Respondent's perception of her family's job opportunities today compared with its opportunities 5 years ago.
- Table 64. Respondent's perception of opportunities for her children today compared with opportunities 5 years ago.
- Table 65. Frequency of money problems: Food.
- Table 66. Frequency of money problems: Rent and house payments.
- Table 67. Frequency of money problems: Utilities.
- Table 68. Frequency of money problems: Clothing.
- Table 69. Frequency of money problems: Equipment services.
- Table 70. Frequency of money problems: Large bills.
- Table 71. Frequency of money problems: Doctor, dentist.
- Table 72. Frequency of money problems: Things kids want.
- Table 73. Frequency of money problems: Savings.
- Table 74. Frequency of money problems: Others spend.
- Table 75. Frequency of money problems: Money lost.
- Table 76. Adequacy of income as perceived by respondent.
- Table 77. Summary of chi-square tests to identify associations of resource factor measures with the income index.
- Table 78. Proportions of families with income indexes under 125 within resource factor categories and total samples for states.
- Table 79. Kinship orientation.
- Table 80. Family orientation scores of nuclear family units.
- Table 81. Family orientation scores of extended family units.
- Table 82. Family cohesiveness.
- Table 83. Marital satisfaction.
- Table 84. Parental permissiveness.
- Table 85. Who mainly decides friends seen the most.
- Table 86. Who mainly decides the best place for the family to live.
- Table 87. Who mainly decides about the wife working outside the home.
- Table 88. Who mainly decides the number of children wanted.
- Table 89. Who mainly decides how to handle the children.
- Table 90. Who mainly decides how the money is used.
- Table 91. Who mainly tries to limit the number of children.
- Table 92. Who mainly handles the children when both parents are present.
- Table 93. Who mainly handles money matters.
- Table 94. Church attendance in two-parent families.
- Table 95. Church attendance in single-parent families.
- Table 96. Church-group attendance in two-parent families.
- Table 97. Church-group attendance in single-parent families.
- Table 98. Community-group attendance in two-parent families.
- Table 99. Community-group attendance in single-parent families.
- Table 100. Lodge and kindred group attendance in two-parent families.
- Table 101. Lodge and kindred group attendance in single-parent families.
- Table 102. Recreation-group attendance in two-parent families.
- Table 103. Recreation-group attendance in single-parent families.
- Table 104. Job-connected group attendance in two-parent families.
- Table 105. Job-connected group attendance in single-parent families.
- Table 106. Neighboring practices.
- Table 107. Of wife and husband's closest friends, number living near their home.
- Table 108. Of the four most frequent visitors, number who are relatives.
- Table 109. Number of visits per month with neighbors.
- Table 110. Number of visits per month with relatives.
- Table 111. Number of visits per month with friends from work.
- Table 112. Number of visits per month with other friends.
- Table 113. Summary of chi-square tests to identify associations of social structure and process measures with the income index.
- Table 114. Proportions of families with income indexes under 125 within categories of social structure and process variables and total samples for states.
- Table 115. Abstractness-Concreteness orientations toward education and employment.

- Table 116. Abstractness-Concreteness orientations toward education and employment (comparative proportions).
- Table 117. Control-Fatalism orientations toward education and employment.
- Table 118. Control-Fatalism orientations toward education and employment (comparative proportions).
- Table 119. Equalitarianism-Authoritarianism orientations toward education and employment.
- Table 120. Equalitarianism-Authoritarianism orientations toward education and employment (comparative proportions).
- Table 121. Integration-Alienation orientations toward education and employment.
- Table 122. Integration-Alienation orientations toward education and employment (comparative proportions).
- Table 123. Summary of chi-square tests to identify associations of value orientations with the income index.
- Table 124. Proportions of families with income indexes under 125 for value orientation categories and total samples within states.
- Table 125. Associations of family characteristics with the income index, by types of population sampled.
- Table 126. Percentages of significant associations of the income index with family characteristics within subcategories and population types.
- Table B-1. Data for computing poverty thresholds by family size and age and sex of members: Four principal geographic regions and Hawaii, urban, 1970.
- Table C-1. Accountability records for sample areas within states.
- Table C-2. Demographic attributes related to income index.
- Table C-3. Resource factors related to income index.
- Table C-4. Social structure and process related to income index.
- Table C-5. Value orientations related to income index.

SUMMARY

Families of our nation differ widely in the comparative adequacy of their money incomes for meeting basic human needs and achieving the standards of living they desire. Major factors that determine income adequacy are the size, age and sex composition, and location of the family. These factors were considered in the computation of an index of comparative income adequacy for most of the 2,650 families who were interviewed for the NC-90 interregional research project on "Factors Related to Patterns of Living of Disadvantaged Families." This basebook is a report of likenesses and differences in living patterns of these families and the relation of these patterns to extent of income disadvantage as measured by the income index.

The 2,650 families were randomly sampled in a selected area of each of 13 states, eight in the North Central Region and five in the other three regions of the United States. Four of the samples were from cross sections of rural small places (towns) of the central Missouri Valley, six represented urban low-income areas in metropolitan populations, and the three "other populations" included black families in east central Texas, rural migrants in California, and open-country farm and nonfarm families in Vermont.

To be eligible for the study, a family had to have a female homemaker under 65 years of age and one or more minor children under 18 years. In 1970 and 1971, a common interview instrument, instructions to interviewers, and coding key were used to obtain, edit, and tabulate data from the

2,650 families. The female homemakers were respondents for their families. Cards were punched at the respective stations and sent to the Kansas station where preliminary printouts were prepared for final editing of the data. After corrections had been made, these cards were taken to the Missouri station where data were transferred to tapes for descriptive and analytical computations, using programs delineated in the Statistical Package for Social Sciences (SPSS).

Four general types of family characteristics were examined: demographic attributes, resource factors, social structure and process, and value orientations to education and employment. Composite measures were used for some of the variables. One of these was an income index obtained by estimating a poverty threshold at an economy level of consumption for 1 year by a family of given size, sex and age composition, and location. In turn, this threshold was divided into the family's annual disposable income from all sources for the year preceding the interview. The result was multiplied by 100 to form an index. A family with an income index under 100 was considered below a strict economy level of existence. Families with income indexes from 100 to 124 were identified as marginally disadvantaged from an income adequacy point of view.

Several sources of data were used to prepare measures for variables representing family size and type, money income, dependability of income,

financial commitments, and adult capability to work. A special code for occupations was developed by the Texas station. Composite variables, derived by totaling precoded scores for two or more items, were prepared for kinship orientation, family orientation (nuclear vs. extended), family cohesiveness, marital satisfaction, parental permissiveness, neighboring practices, and eight value orientations toward education and employment.

In this report, descriptions of family situations are based on percentage distributions for 120 attributes. To reflect likenesses and differences within and among samples, distributions are reported for data from each state, and samples are grouped by rural small places, urban low-income areas, and other populations.

Extensive differences in family-life situations in the 13 samples are reflected by the following ranges in percentages for attributes often found in disadvantaged families.

Demographic attributes

- One-parent family: 39% (Nev.) vs. 5-9% (Calif., Vt., Neb., Mo.)
- Language other than English spoken in the home: 99% (Calif.), 23% (Ind.) and 20% (Hawaii) vs. less than 10% (all other samples)
- Respondent's race other than white: 99-100% (Calif. and Texas), 85-87% (Ind., Nev. and Hawaii), 59% (Ohio) and 19% (Ill.) vs. less than 6% (all other samples)
- Respondent's age 45 years or older: 28% (Texas) vs. 10% (Nev. and Vt.)
- Respondent did not complete high school: 98% (Calif.) vs. 21% (Neb.)
- Respondent employed part or full time: 61-63% (Texas and Nev.) vs. 25-26% (Vt. and Ind.)
- Husband did not complete high school: 96% (Calif.) vs. 20% (Neb.)
- Husband in blue-collar occupation (unskilled, semiskilled, farming): 90-99% (Texas and Calif.) vs. 30% (Mo. and Neb.)

Resource factors

- Total family income under \$8,000: 89% (Calif.) vs. 39% (Neb.)
- Income under poverty threshold: 68% (Calif.) vs. 8% or lower (Neb., Iowa; Kan., Mo.)
- Rent dwelling place: 79% (Hawaii) vs. 18% (Iowa, Mo.) and 13% (Vt.)
- Less than five rooms in home: 78% (Calif.) vs. 9-10% (Neb., Iowa)
- No piped hot and cold water in home: 46-48% (Calif. and Texas) vs. 10% or lower in all other samples
- No telephone in home: 54% (Calif.) vs. 15% or lower (all other samples)

Social structure and process

- High kinship orientation: 79% (Calif.) vs. 27% (Kan.)
- Low or medium family cohesiveness: 74-76% (Calif. and Texas) vs. 41% (Mo.)
- Low or medium marital satisfaction: 82% (Texas) vs. 52% (Mo.)
- Low or mixed parental permissiveness: 96-100% (Ind., Nev., Calif., Texas) vs. 77-79% (Kan., Ill., Wis., Neb., Vt., Iowa)

Value orientations

- Tendencies with respect to education:
 - Concreteness: 65% (Calif.) vs. 15% (Neb.)
 - Fatalism: 62% (Calif.) vs. 15% (Kan.)
 - Authoritarianism: 43% (Texas) vs. 16% or lower (Iowa, Mo., Ill., Wis.)
 - Alienation: 35% (Texas) vs. 12% (Mo.) and 11% (Hawaii)
- Tendencies with respect to employment:
 - Concreteness: 10% (Calif.) vs. 1% or lower (Iowa, Neb., Wis., Vt.)
 - Fatalism: 79% (Calif.) vs. 35% (Kan., Vt.)
 - Authoritarianism: 52% (Kan.) vs. 20% (Texas)
 - Alienation: 74% (Calif.) vs. 27% (Neb.)

The following is an inventory of family characteristics that tend to be associated significantly with the index of comparative income adequacy. For two reasons, only 35 of the 120 variables in the study are included in the list. Chi-square tests were not applicable for 64 of the variables because of inadequate expected numbers in cells of the matrices. Reclassification of the variables and re-examination of their associations with the income index probably will yield items to be added to the list. The variables listed represent only those for which tests were made for at least half of the samples in one or more of the three population types, and of those tested, at least half were significant at the 0.05 level or lower (see table 125).

Family size was the only variable significantly related to the income index within each of the three population types. This was partly because computation of the index was based on minimum money requirements of the family, considering its size, age, and sex composition. In the inventory, population types within which family characteristics tended to be associated with the income index are represented by: R = rural small towns in the central Missouri Valley, U = urban low-income areas in large cities, and O = other populations. The income index was significantly associated with the following family characteristics.

Demographic attributes

- Family size (R, U, O)
- Age of oldest minor child in home (O)
- One or two parents (U)
- Husband's occupational type (R)

Resource factors

- Number of earners in the family (U, O)
- Dependability of income (O)
- Financial commitments as a percentage of total money income (R, O)
- Commitments to credit payments (U)
- Commitments to insurance payments (U)
- Car or truck used for transportation (U)
- Taxi used for transportation (O)
- Transportation problems (U)
- Home tenure (owners vs. renters) (R, U)
- Color of television in home (R, U)
- Newspaper read daily (R, O)
- Respondent's perceptions of:
 - adequacy of family income (U)
 - her family's condition today compared with her parents' situation 5 years ago (R, U)
 - family financial conditions compared with 5 years ago (R, U)
 - family living conditions compared with 5 years ago (R)
 - money problems related to:
 - food (R, U)
 - special things kids want (R, U)
 - new shoes and clothes (R, U)
 - doctor, dentist, medicine (R, O)
 - large bills (R)
 - saving (R)
 - keeping equipment and appliances in running order (U)
 - gas or electricity turned off (O)

Social structure and process

- Family orientation (nuclear vs. extended) (R)
- Participation in community recreation groups by two-parent families (R)
- Participation in job-connected groups by two-parent families (O)
- Neighboring practices (O)
- Number of visits per month with friends from work (O)
- Number of visits per month with friends not seen at work (U, O)

Value orientations

- Abstractness-Concreteness—Education (U)
- Integration-Alienation—Employment (R)

This basebook provides detailed information about the purposes and procedures of the NC-90 study, percentage distributions of variables for samples from the 13 stations, and associations of selected variables with the income index. In Appendix A, a comparative overview also is given of demographic characteristics in the general areas within which samples were located. The basebook is the first NC-90 regional publication that deals with inter-regional data from all cooperating states. Other studies are in process that encompass data from two or more stations, and others are expected that will cover selected phases of the three samples. In Appendix D, a list is given of publications, theses and dissertations, and other reports completed at various stations before July 1, 1973.

Information in this basebook is intended for several types of readers. Primarily, it can be used by NC-90 cooperating stations to plan further analyses of the data available. Certain additional analyses are already under way, and others are needed to capitalize on potentials of the data for revealing various combinations of factors associated with family disadvantage, whether income or otherwise. Information concerning likenesses and differences in family attributes within and among the three general population types, along with significant associations of certain variables with the income index, can be used to identify problems in need of further study. Some of these are noted in the section on recommendations.

Findings reported in this basebook can also be used by various types of personnel other than research workers. Educators, community service workers, community action program participants, policy makers, and administrators can increase their understandings of ways of life of families who differ widely in degree of adequacy of money income. These understandings, when applied to the general task of the worker and the community problems of special concern, could contribute much toward improvement in qualities of life of many families in our nation.

Patterns of Living Related to Income Poverty in Disadvantaged Families: A Basebook

INTRODUCTION

It is well-known that many financially disadvantaged families are to be found in our economically affluent nation. Less well-known are the physical, economical, psychological, and sociological conditions that tend to prevail among these families or the circumstances that contribute directly or indirectly to their deprivation, poverty, or destitution. Lack of these types of information probably has been a factor contributing to our nation's limited success in reducing poverty and rehabilitating disadvantaged areas.

In recent years, much concern has been shown for disadvantaged people in urban areas of our nation, especially in the declining or transforming sections of our cities. Less attention has been given to families in rural areas, many of whom also live in abnormally restrictive economic and social circumstances. Preventive as well as remedial programs are needed in both rural and urban communities to help individuals and families cope with disadvantageous conditions of their environments. To plan and carry out these programs, much information is required concerning the kinds of restraining circumstances experienced by families in various types of rural and urban communities.

Family patterns of living often contribute to disadvantage and also result from circumstances associated with deprivation and poverty. To identify life patterns among relatively disadvantaged families in selected areas of the nation was the first general objective of this interregional project, conducted cooperatively by the Agricultural and Home Economics Experiment Stations of 13 states in four regions. The second broad objective was to determine factors significantly associated with these patterns of living so as to progress toward pragmatic definition and measurement of ways of life in families who experience disadvantage in different forms and extents.

As the first interregional publication from the project, this basebook provides an overview of findings from 2,650 rural and urban families in selected population areas of the 13 cooperating states. It includes relatively detailed information of six types:

- a. conceptual background and objectives of the project;
- b. committee organization and procedures;
- c. percentage distributions and descriptive interpretations of family characteristics within each of the samples selected by the cooperating states;
- d. similarities and differences in family characteristics
 - (1) within the selected area samples from the states, and

- (2) among samples of rural, urban, and special types of populations;

- e. family attributes associated significantly with an index of income adequacy; and
- f. recommendations for further study of available data.

Two primary purposes have motivated the preparation of this report. The first aim was to make descriptive information available to researchers, extension workers, educators, public officials and policy makers, planners, welfare and similar assistance organizations, mass media, and private citizens. The second purpose was to provide bases for decisions about further analyses of the available data by NC-90 committee members to identify family attributes involved in disadvantage and also some of the environmental circumstances characteristic of deprivation, poverty, and destitution.

To facilitate understanding of procedures used to obtain data and the findings reported in this basebook, the general character of the study is presented in brief with respect to the problem setting and the concepts of patterns of living and disadvantage.

The Problem Setting

During the decade of the sixties our nation has experienced an accelerated awakening to the fact of extensive "poverty" in our environment of general affluence. Various attempts have been made to find ways of measuring poverty and to develop policies and programs to remedy and prevent it. Since the term "poverty" has cultural as well as economic connotations, individuals often view it with personal biases that range from intensely negative to altruistically positive. Because of these value-laden perceptions of impoverished persons, the broader and more relative term "disadvantage" often is more useful for characterizing circumstances of the "have-nots" relative to the "haves" in our nation.

We also have become increasingly aware of the maldistribution of opportunities open to particular segments of our population and to barriers that discourage or prevent many families from taking advantage of available opportunities. Casual observations, census enumerations, and numerous studies have revealed that, in any community, isolated cases of intense poverty or of comparative disadvantage may be scattered among the moderately and liberally advantaged families. In particular sections of some communities there are pockets or islands of relatively impoverished households. Or, in communities where physical, economic, and social decline are prevalent, the proportions of

comparatively disadvantaged may be unusually high. The more general extent of poverty on a regional scale is exemplified by the many areas of deprivation in Appalachia.

The proportions of families who experience disadvantage tend to differ by race, ethnic background, family size and composition, educational and occupational levels, housing environment, opportunities available in their communities, and the extent to which there is awareness and effective utilization of these opportunities. Further, disadvantage may arise from crisis situations, long-term physical or mental handicaps, life cycle circumstances such as pressures on resources when family size is at its peak, or chronic disabilities or disengagements related to education, employment, or social interaction. The effects of these conditions may be magnified by attitudes of hopelessness, despair, and apathy that often emerge from inability to cope effectively with the environment.

Before the prevalence of economic poverty and other forms of disadvantage can be effectively examined as a base for planning limited and large-scale programs for treatment and prevention, it is essential that more sensitive indicants of these circumstances of family life be identified and more valid measures of the indicants be developed. That is, the unique dimensions of patterns of living of the disadvantaged must be isolated, and relatively precise measures of their nature and extent must be formulated. Once indicants and measures of family patterns of living have been determined, attention can be turned toward identifying environmental factors, both within and outside the family, associated with unique ways of life of the disadvantaged.

Indicators of patterns of living and other attributes are also needed for identifying changes in the social health and quality of life in our nation. With respect to the economically and socially disadvantaged, these indicators are needed especially for detecting changes in attributes associated with poverty, whether the latter is measured by absolute or by comparative criteria. When families with money incomes under a specified level, such as \$4,000, are considered as impoverished, the number of families thus classified may differ according to the absolute level specified. But what unique attributes and patterns of living distinguish them from those with incomes slightly or considerably above this amount?

Comparative criteria are often used to identify financial poverty, especially when both subjective and objective attributes are relevant. Two such criteria include those in the lowest third of the nation's income distribution or, as proposed by Fuchs (1967), those below one-half the median income for a general area within which the families are residents. By these comparative criteria, the attributes of families may move with environmental changes in the area. Whether absolute or comparative criteria are used to specify a poverty line, various attributes and unique patterns of living of families under that line may change appreciably from time to time and indicate types of progress or decline not reflected in the income criterion alone.

In the NC-90 study, it was anticipated that differences in patterns of living could be identified not only in relation to demographic characteristics and financial resources but also in terms of human and material resources and social attributes such as family structures, interaction processes, and general value orientations. From these several vantage points within the respective types of areas studied, criteria might be identified that distinguish the most deprived families from those either moderately or liberally advantaged. Clusters of family circumstances might be isolated for further research to establish their validity as more comprehensive indicators of the family's state of well-being than is reflected by money income alone. Finally, revealed differences among community types with respect to the unique attributes of their most disadvantaged families could indicate the inappropriateness of using the same measures for identifying the disadvantaged in all communities.

Patterns of Family Living

"Family living" is an unusually broad and nebulous concept. It is interpreted in many different ways according to the purposes and perceptions of the observer. Numerous models may be used for study of families within each of the scientific dimensions of family life—biophysical, social, behavioral, technological, and the like. Some models may be focused mainly on various aspects of individual and family relationships. Still others take a more global approach by examining both consumption and non-consumption aspects of living in family settings. This more comprehensive orientation was used in this study of factors related to patterns of living of disadvantaged families.

A model of the basic elements of a social system, developed by Loomis (1960, pp. 30-37), was used for designing a conceptual structure to represent dimensions of living. The family is viewed as a social unit comprising a configuration of nine elements (fig. 1). As such a unit, it includes a set of interacting individuals who (a) are oriented toward life by values and goals; (b) function as a more or less integrated unit implemented by structural patterns and interaction processes; and (c) facilitate life through procurement and use of income and material resources. The framework represented in fig. 1, adapted from the Loomis model of nine systemic elements, was used to structure this study of patterns of family living. In addition, several demographic characteristics were noted to identify some of the unique backgrounds of families in the several population types studied.

The study was limited to families with a female homemaker under 65 years of age, living in a home with one or more children under 18 years of age. This definition of eligibility, used for sampling in all states, reduced the cost and simplified the processes of design and execution of the study. It, however, prevents generalizations concerning patterns of living in households of the elderly and those without children in the sample areas.

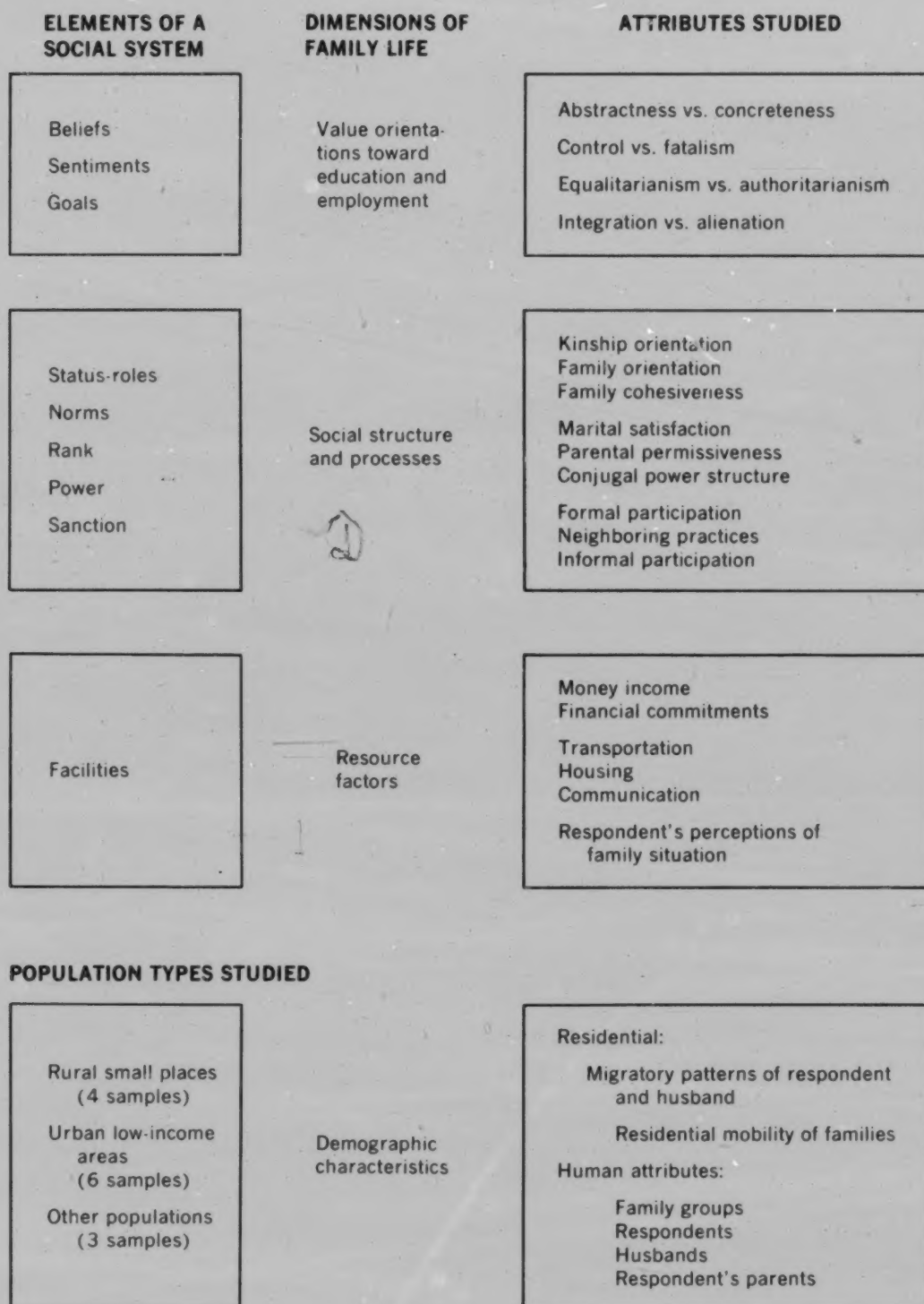


Fig. 1. Framework for study of family patterns of living.

Each participating state was free to choose the type of population area it would sample. None of the cooperating experiment stations had sufficient resources to sample for unbiased representation of a cross-section of its state. The 13 population areas that were chosen encompass a variety of population types and permit examination of characteristics of disadvantage as they differ by type of community, especially in relation to rural small places, urban low-income areas, and other population types comprising selected race, ethnic, and residential orientations.

In this publication, patterns of living are viewed from three vantage points. The first relates to profiles revealed by percentage distributions of selected family characteristics within each of the 13 population areas sampled. The second is concerned with types of differences in these profiles among the samples and also among the three general categories of population studied. Finally, unique configurations are described for sample area characteristics that were significantly associated with an index of comparative income adequacy, an indicant of extent of financial "disadvantage."

Dimensions of Disadvantage

Basically, to be disadvantaged means to be rather extensively, seriously, or critically lacking in the desirable circumstances experienced by relevant others. These circumstances usually involve a number of personal and environmental conditions in addition to money income and other economic indicators. The concept of disadvantage was a central focus of the NC-90 interregional project. Further, one of the main objectives of the project was to identify nonincome circumstances that tend to characterize disadvantage. Therefore, in this basebook, various demographic, economic, social, and psychological attributes of families with children are first described and then are examined in relation to relative adequacies of money income. Other approaches toward isolation of indicators of disadvantage and poverty are being used in cooperative and independent state studies that contribute in various ways to the NC-90 project.

For several reasons, the NC-90 committee decided to use the term "disadvantaged" in preference to "impoverished" in their study. Some of the main motivations seem to have been well expressed by Miller and Roby (1970, pp. 9-12) who say that poverty, identified by money income alone, is no longer a valid description of the disadvantaged in our society. Rather, they emphasize the unequal distribution of material goods and the lack of full citizenship in the economy and in other aspects of society. They stress the need for new analyses of this multidimensional inequality. To best identify existing disenfranchisement and provide the basis for ameliorating programs, they recommend a stratification approach rather than measurement of income alone. Six dimensions or strata of well being are itemized: income, assets, basic services, self-respect, opportunities for educa-

tion and social mobility, and participation in many forms of decision making.

The concepts of poverty and disadvantage both involve economic inequality and social distance. Both stimulate concern with reduction of serious inequalities of opportunity and achievement experienced by individuals, households, and communities. A classification proposed by Myrdal (1963, p. 57) for comparative degrees of poverty may be used to view disadvantage on a range from *deprivation* at close-to-poverty levels, to *impoverishment* at mere *subsistence*, to dire *destitution*. Some individuals and families often continue to exist, at least for a time, on less than subsistence levels of the material and nonmaterial requisites of life. For purposes of the present study, the term "disadvantage" was considered more appropriate than "poverty" because it was believed to be a more comprehensive, more flexible, and less stereotyped concept than poverty.

Attempts to identify dimensions of poverty are numerous. Several of them that are also helpful in systematic study of disadvantage are noted briefly to indicate the dimensions excluded, as well as those included, in the NC-90 study.

According to Zweig (1948, p. 9), definitions or standards of poverty are of three types, one based on the judgment of society, another on the judgment of the individual, and the third on the impersonal judgment of science. The first is exemplified by the poverty levels designated by the United States Social Security Administration, based on size and composition of the household and price levels in regions of the nation. In the present study, use of estimated poverty thresholds and disposable money incomes to derive an index of relative income adequacy for each family is an illustration of Zweig's concept of a social standard.

Personal or "felt" poverty tends to elude definition and measurement. It poses a primary challenge to researchers, particularly in affluent societies. Until valid measures of felt poverty can be developed, only erratic success can be expected of programs that aim to remedy and prevent extreme inequalities among the nation's citizens and family groups. In action programs, the principle of self-help in coping with problems of the disadvantaged is difficult to apply without knowledge of individual and group perceptions of their personal positions.

As interpreted by Zweig (1948, pp. 98-99), a sense of ill-being or felt poverty may be manifest in different ways.

It depends on the station in life of the individual, his upbringing, his occupation, his environment and his personal relations. At times it may attain a high level. The individual feels his poverty if he cannot maintain the level to which he is used as a result both of his upbringing and of his former position. Any decline from the position to which he has been accustomed, he regards as poverty.

Felt poverty is acute in countries with great social contrasts, especially where there is a

display of luxury. On the other hand, if a man sees that his fellow-countrymen are also enduring privation, the stress of his felt poverty is less, as, for instance, during war, or during a period of general food scarcity. The stress of felt poverty also increases when the poor think that their poverty is unjustified.

Some of the descriptive findings reported in this basebook reflect felt poverty indirectly. Further, significant associations of relative adequacies of money income with certain attributes of the mothers and their families may also reveal feelings of disadvantage.

Scientific standards for identification of poverty *per se*, and the wider range of disadvantage, are based on the objective judgments of scientists. Here, too, difficulties are encountered because of lack of scientific information concerning not only the requirements for several facets of human life, but also the standards and life styles sought by unique population groups in the nation. That is, a scientific standard of adequacy should represent ends sought by the population group as well as those assumed by scientists. Illustrations of progress made in the direction of scientific standards are the U.S. Department of Agriculture's estimates of food plans for low-cost, moderate-cost, and liberal consumption levels (Cofer *et al.*, 1962) and the budgets of the U.S. Bureau of Labor Statistics (1969) for families of specified composition at limited, moderate, and liberal levels of cost.

Historically, annual money income has been the primary criterion for identifying impoverished persons and household groups. An extensive analysis of income poverty has been made by Lampman (1971). He focuses particularly on historical perspectives of antipoverty goals, approaches used to reduce income poverty, and means of accelerating this process. Although they are often politically expedient, measures of income poverty tend to disregard differences in extents to which money income is the root of disadvantage when households differ in size and composition, mental and physical health, property and net worth, social structure and processes, cultural orientations and patterns, community opportunities and restraints, and general location in the nation. Thus, money income is a necessary but insufficient criterion for identifying degrees of disadvantage.

Another issue receiving considerable attention today is that of absolute versus relative measures of poverty and disadvantage. For purposes of expediency or for other reasons, poverty is most often defined absolutely in terms of a specific income level based on calculation of the costs of goods and services necessary for minimal subsistence in the nation or general region. This subsistence definition seems to be objective in nature and easy to administer, but its shortcomings in the interest of the various types of families and other households are numerous. Several alternative proposals have been made, including the following by Fuchs (1967, pp. 88-89).

The problem of poverty, like most problems, begins with the problem of definition. Depending upon how poverty is defined, one can conclude that it is not a serious problem in the United States, that it is an insoluble problem, that we are making great strides toward eliminating it, that we are not making any progress at all—or almost anything in between these extreme alternatives. . . . I propose that we define as poor any family whose income is less than one-half the median family income. No special claim is made for the precise figure of one-half, but the advantages of using a poverty standard that changes with the growth of real national income are considerable.

In a similar vein, the Social Science Research Council of England (1968, p. 5) has declared,

Every generation has to rediscover and redefine poverty for itself. The most important contribution made by the latest reappraisal, here and in many other countries, has been to show that since the definition calls for an assessment of human feelings and relationships, poverty must be measured in relative terms. People are 'poor' because they are deprived of the opportunities, comforts and self-respect regarded as normal in the community to which they belong. It is therefore the continually moving average standards of the community that are the starting points for an assessment of its poverty, and the poor are those who fall sufficiently far below these average standards.

Further, Galbraith (1958, p. 251) also has said, "... people are poverty-stricken when their income, even if adequate for survival, falls markedly behind that of the community." Thus, the issue relates to the comparative advantages of an expedient definition in absolute terms versus a relative criterion that moves with certain aspects of economic and other environmental changes. Information about the clustering of nonincome characteristics of disadvantaged families around the absolute and relative income measures would be helpful when decisions have to be made about which criterion is better to use in relation to a given policy or program planning problem.

Still another classification of disadvantage is derived from Rowntree (1901) who conceptualized poverty as having primary and secondary dimensions. In his view, households were in primary poverty when they had incomes inadequate to meet minimum necessities as defined either by their own or by a more general standard. In the NC-90 study, the use of indexes of comparative income adequacy, based on the relation of family poverty thresholds to their money incomes, is an application of this concept of primary poverty.

Rowntree's concept of secondary poverty (1901) was beyond the scope of this study. It related to households that had adequate money incomes but failed to spend for the most useful or least wasteful purposes. Various backgrounds are provided in this

basebook for the design of studies to determine ways in which disadvantage results from mismanagement of resources potentially adequate for meeting family needs.

In summary, five ways of categorizing poverty and disadvantage have been noted briefly, each of which poses problems and issues with respect to feasibility of measurement, expediency of application in policies and programs, and relevancy for families of different types and environmental circumstances. Briefly reviewed, they relate to (a) the unidimensional money-income criterion versus multidimensional measures of disadvantage; (b) a single critical point such as the poverty threshold versus a continuum ranging from deprivation to poverty to destitution; (c) social, versus scientific, versus personal criteria; (d) absolute measures applied to a mass population versus comparative measures within types of communities; and (e) primary poverty based on adequacy of resources alone, or in combination with secondary poverty resulting from unproductive uses of resources within the household.

Evaluation and implementation of the various dimensions of disadvantage just enumerated call for much more information than is now avail-

able about patterns of living of families in various locations and types of population areas. The ultimate objective of the NC-90 project was to provide information needed for identification of disadvantaged families—demographically, socially, and psychologically as well as economically. This basebook identifies some of those patterns when disadvantage is measured by a criterion of income adequacy—the income index. The information reported provides a foundation for additional intensive studies aimed to rediscover and redefine poverty and disadvantage in populations of different types in our nation. Identification of potential social indicators may also be one of the contributions of this study.

As Melcher (1969, p. 2) has said, the problem of measuring poverty requires establishment of a sound theoretical or conceptual framework and the employment of valid and reliable techniques for the collection and organization of the relevant data. If the same may be said of measuring disadvantage, progress has been made in the NC-90 inter-regional project by use of the general conceptual framework previously delineated, by various efforts to use valid and reliable techniques as described in the section on procedure, and by the definitions and reports of findings that follow.

PROCEDURE

Introduction

The proposal for this study was developed cooperatively by representatives of the agricultural and home economics experiment stations of 14 states, namely: California, Hawaii, Illinois, Indiana, Iowa, Kansas, Michigan, Missouri, Nebraska, Nevada, Ohio, Texas, Vermont, and Wisconsin. This temporary committee (NCT-90) was assisted in considerable degree by the administrative adviser who served for the North Central experiment station directors, and by representatives of the office of Cooperative State Research Services and the Consumer and Food Economics Research Division of the Agricultural Research Service of the United States Department of Agriculture. Members of the committee represented a variety of academic fields of study such as economics, family and consumer economics, home management, human development, psychology, social psychology, and rural sociology.

In March 1967, the proposal was approved for a 5-year duration by the North Central Region experiment station directors. The following June the Committee of Nine authorized project NC-90 as an interregional, cooperative effort. Subsequently, active projects were initiated by all the cooperating states except Michigan.

Any cooperative study having the magnitude of this project requires much detail or organization and coordinated effort. Procedures for implementation of the project to date may best be described by giving special attention to committee organization and functions, sampling, data collection and processing, analyses and reports.

Although this basebook represents the first coordinated report of the findings from samples selected within the 13 cooperating states, several papers and articles as well as a number of theses and dissertations have reported studies based on selected data from one or more samples. In Appendix D of this basebook is a list of studies reported before July 1, 1973. Several others are scheduled for publication in the near future.

Committee Organization and Functions

Throughout the project, representatives of the 13 cooperating states have worked as an integrated unit, with particular responsibilities assigned to each state. In addition, each representative was

responsible for conducting a survey in a selected rural or urban area of his state. A common interview instrument, the same coding procedures, and insofar as feasible, similar sampling procedures were used. The aim was to obtain data in such a way as to justify pooling of data from two or more states and to facilitate comparisons of patterns of living in different types of population areas.

A conceptual framework for the study was developed by applying the Loomis (1960, pp. 30-37) model of elements of a social system to the family as a social unit. In addition, certain demographic attributes of the families and their members were essential for identifying factors that may affect patterns of living. Therefore, members of the NC-90 committee were organized into four subcommittees as follows: demographic characteristics, resources, social structure and process, and value orientations. Each subcommittee has been responsible for its part of the project with respect to (a) delineating the kinds of data essential for achieving objectives of the study; (b) developing a section of the interview instrument, precoded as completely as feasible; (c) preparing definitions of items and descriptions of derived variables; (d) preparing instructions for coding; (e) and using data from the 13 samples to prepare this basebook of the descriptive and preliminary analytical findings.

In addition to the subcommittees for the four content aspects of the study, a design and publications committee served primarily to coordinate analyses of data and reports of findings when these involved data from two or more states. The following steps represented the general sequence of output expected from the project as a whole.

1. Development and evaluation of measures to be used to represent the four content areas.
2. Identification of family characteristics that were significantly associated with the income index, a measure of relative adequacy of money incomes of families when their size, age, and sex composition were considered.
3. Identification of significant associations of variables that reflect patterns of living of families within the respective samples and also among types of population areas.
4. Synthesis of significant combinations of variables in family life patterns that indicate social and psychological as well as economic disadvantage in the several types of populations under study.

To date, various kinds of progress have been made toward the first three stages. The resources and special interests of researchers at the respective stations have influenced the types of problems studied, using data from the local or multistate samples. Several theses and dissertations have been completed, journal articles submitted for publication, and papers presented at professional meetings. Plans are under way for more extensive uses of data from multiple samples, some of which are intended for regional publication.

Sampling

The areas selected for study within states tended to fall into one of three types: (a) rural small places of 1,000 to 2,499 population; (b) sections of metropolitan areas in which relatively high proportions of low income or otherwise disadvantaged families were living; and (c) special samples such as migrant families in California, black families residing in a nonmetropolitan area of east Texas, and open-country farm and nonfarm families in rural Vermont. These samples provided data from households that differed extensively with respect to race, family size and composition, resources, occupational orientations, and degrees of urbanization of their communities.

General locations of the 13 sample areas are indicated in fig. 2. In Appendix A descriptions are given of sampling procedures and demographic attributes in each area. In table 1 the numbers of usable interview records obtained in each sample are listed, along with distributions of households within each sample by population types. Each of the major regions of the United States was represented by at least one state. Eight samples were from selected rural and urban areas of the North Central states. Three samples were from the West, and one each was from the South and the East.

The samples were categorized as rural or urban in accordance with definitions of the United States Bureau of the Census. In Iowa, Kansas, Missouri, and Nebraska, all respondents lived in rural small places (i.e., incorporated towns with populations of at least 1,000 but less than 2,500). In Hawaii, Illinois, Indiana, Nevada, Ohio, and Wisconsin, the respondents and their families lived in lower-income areas of urban places for which a Standard Metropolitan Statistical Area (SMSA) is named. The California sample was composed of migrant farm laborers. Twenty percent of the Texas sample represented nonfarm families residing in the open country; the remainder lived in a predominately rural settlement of less than 5,000 persons. In Vermont, the sample was comprised of 17 percent farm families and 83 percent who lived in the open country but did not farm.

Area samples were drawn by the Survey Section of the Iowa State University Statistical Laboratory for the studies in Iowa, Kansas, Missouri, Nebraska, Indiana, Ohio, and Nevada. The Statistical Laboratory at the University of Illinois sampled the selected populations of blacks and whites in Urbana-Champaign. Different procedures were used in efforts to identify and sample selected populations in California, Hawaii, Texas, Vermont, and Wisconsin. Further information about sampling procedures and accountability records is given in Appendices A and C.

The eligibility of a household was determined by the presence of a child under the age of 18 and also the presence and age of a female responsible for the home. A respondent had to be under the age of 65 years and over the age of 18. If a female 18 years of age or younger was the mother of a child in the household, however, she was eligible for being

BEST COPY AVAILABLE



Fig. 2. Locations of 13 sample areas included in the NC-90 interregional project.

Table 1. Family places of residence, by sample areas within states.

Sample areas within states	Rural		Urban				All families
	Rural farm	Open country, non-farm	Small town	Non-metro	Metro	Metrol. grants	
	1	2	3	4	5	6	7
Rural small places:							
Iowa	--	--	100.0	--	--	--	100.0 185
Kansas	--	--	100.0	--	--	--	100.0 126
Missouri	--	--	100.0	--	--	--	100.0 202
Nebraska	--	--	100.0	--	--	--	100.0 209
Urban low-income areas:							
Hawaii	--	--	--	--	100.0	--	100.0 202
Illinois	--	--	--	--	100.0	--	100.0 287
Indiana	--	--	--	--	100.0	--	100.0 193
Nevada	--	--	--	--	100.0	--	100.0 223
Ohio	--	--	--	--	100.0	--	100.0 170
Wisconsin	--	--	--	--	100.0	--	100.0 208
Other populations:							
California	--	--	--	--	--	100.0	100.0 169
Texas	--	20.1	--	79.9	--	--	100.0 259
Vermont	17.1	82.9	--	--	--	--	100.0 217
Number of records	37	232	722	207	1,283	169	2,650

interviewed. Respondents gave their ages as of their last birthdays.

A total of 2,650 usable records was obtained from the 13 sample areas. From the small rural places of Iowa, Kansas, Missouri, and Nebraska, 722 records were completed. Records from the relatively poor districts of metropolitan cities totaled 1,283. There were 259 usable records from black families in Texas, 169 from migrants in California, and 217 from open-country rural families in Vermont. The volumes of data obtained from these samples provide not only for this basebook report but also for further descriptive interpretations and for numerous intensive analyses of factors related to selected aspects of family disadvantage and patterns of living.

Except in the rural small places that represented small towns of bordering corners of Missouri, Iowa, Nebraska, and Kansas, it was not expected that the samples of two or more states could justifiably be pooled to represent a larger universe of families.

One exception to this criterion was the use of similar sampling procedures for census-identified poverty tracts in four widely dispersed metropolitan areas (East Chicago, Indiana; Toledo, Ohio; Las Vegas, Nevada; Honolulu, Hawaii). Sufficiently comparable characteristics of these populations might justify combining two or more of them for description and analysis. Thus, answers were sought to three questions. "For which of the sample areas might the data be pooled?" "If pooling of data seemed reasonable, what weights should be used for each of the samples in the pool?" "What different results are revealed from pooled versus unpooled samples?" It was expected that answers to these questions would reveal population area characteristics that should be tested as factors related to differences in family patterns of living.

Data Collection and Processing

Early in the project, it was agreed that a common instrument should be used to interview female homemakers as respondents for eligible households. The subcommittees for (a) resource factors, (b) social structure and process, and (c) value orientations were mainly responsible for the content, structure, and precoding of their sections of the interview instrument. Each subcommittee also selected the demographic attributes it considered essential for the study. After proposals for the instrument had been evaluated by all NC-90 committee members, their proposed additions, deletions, and revisions were made as appropriate. Persons in charge of the three subcommittees, and of the subcommittee for coordination and publication, took responsibility for final appraisal and editing of the instrument. The 29-page questionnaire was printed at the Nebraska station. Detailed instructions for using the instrument during interviewing were prepared by the Iowa representative. Copies of the questionnaire, code, and instructions are available at cost on request from the Department of Family and Child Development, College of Home Economics, Kansas State University, Manhattan, Kansas.

Each committee member was free to obtain data to supplement the NC-90 common instrument, if this was desirable and feasible in the state. In several states, supplemental information was obtained relative to other active state projects. Supplemental data were obtained by California, Illinois, Indiana, Iowa, Kansas, Nevada, Ohio, and Texas. Brief descriptions and copies of these supplemental instruments have been assembled by the Texas station. Copies are available on request to the Rural Sociology Department, Texas Agricultural and Mechanical University, College Station, Texas.

At each of the 13 stations, data were coded and transferred to 10 card decks. After duplicates had been made for local use, the 10-deck set was mailed to the Kansas station, which had been selected as a central data bank for all states. After the first printouts had been checked by Kansas for accuracy, completeness, and coding consistency, the cards

were transferred to the Missouri station where data from the 13 samples were transferred to tapes. Frequency distributions and coefficients for chi-square, contingency, and gamma were made at Missouri by the Statistical Package for the Social Sciences (SPSS) (Nie, Bent, and Hull, 1970). All participating stations were provided printouts of their respective data. Leaders of the subcommittees were furnished printouts for their respective variables. The statistical consultant and the coordinating editor of the basebook received printouts for all states.

In several instances, special data were derived either by use of raw information at the local stations or by computation after data from all states had been transferred to tapes at the Missouri station. After analyzing occupational information from all samples, the Texas station developed a coding system for occupational types and reported codes for the 2,650 families to the Missouri station. These occupational codes and the composite variables derived at the Missouri station provided much of the data for the eleventh card deck. Descriptions of procedures used to derive measures of the following are reported in Appendix B: family type, poverty threshold, income index, occupational type, adult capability-to-work index, and assessed dependability of income.

Description and Analysis

Descriptive tables were prepared to report frequency distributions within each of the 13 samples. These samples were grouped by states according to general types of population, namely: rural small places, urban low-income areas, and other populations such as migrant labor families in California, black families in Texas, and open-country rural families in Vermont. This format facilitated inspection of frequencies to ascertain similarities and differences in patterns of distribution within and among the populations sampled.

Most variables of the study were examined for their significant associations with the derived income index. This index is a tool for grouping families who are roughly at the same level of well-being from the point of view of annual money income. It measures the divergence of each family's income, as reported for the survey year, from the level of income needed to provide a minimum adequate level of consumption for a family of that size and composition, at price levels in the principal geographic regions of the nation, and by size of place of residence. Jean L. Pennock, a member of the NC-90 committee from the Agricultural Research Service, USDA, developed instructions for computing poverty thresholds and income indexes (see Appendix B).

Interviews with rural migrants in California were made approximately 6 months later than with families in the other samples. Appropriate adjustments were made by the Missouri station to account for changes in income levels during that period so that

the income indexes of the migrant families could be compared with those of other samples.

An income index of 100 means that the family annual income is equal to the poverty threshold when this threshold is based on the economy food plan of the USDA. This food plan is designed for emergency situations, not for long-term use. Less than 100, therefore, would indicate that a family would ordinarily have great difficulty in obtaining even a minimum adequate level of living. An income index of 125 represents a poverty threshold based on the low-cost food plan of the USDA. The economy food plan is approximately 80 percent of the low-cost food plan.

Families were grouped by income index as follows: under 75, 75-99, 100-124, 125-149, 150-199, 200 and over, and "undetermined" (when income data were not available). For data from the sample areas of each state, these index categories were cross-tabulated with the respective classifications of other variables, and chi-square values, contingency coefficients, and gamma measures were computed. These results were used for further analysis if the number of families in cells of a matrix met two criteria: (a) no cell had an expected frequency of less than one, and (b) no more than 20 percent of the cells had expected frequencies of less than five.

Because of distributions of families among the categories, some cells had insufficient numbers to meet the two criteria for valid chi-square tests. Therefore, certain variables were collapsed when this could still leave meaningful categories. In a few cases, a dimension of a variable was dropped. Since samples from Iowa, Kansas, Missouri, and Nebraska had not been limited to low-income areas—that is, they represented cross-sections of each of the randomly selected small towns—comparatively small proportions of families were in the lower categories by income index. Therefore, for these samples of rural small places, the four lowest income index groups (those under 150 usually representing the lowest one-fourth of the indexes in each sample) were combined throughout the chi-square analyses. In contrast, for the California data, the two highest income index groups were combined (150 and above). Families in the "undetermined" category were omitted from all chi-square analyses. In spite of the collapsing of some variables to increase cell size, levels of probable significant association are not reported in some instances because numbers in cells of the matrix did not meet the two criteria for appropriateness of chi-square tests.

In tables of Appendix C, the significance of chi-square is reported when the probability that interdependence of the two variables may have been due to chance is equal to or lower than the 0.10 level. That is, the probability that association of the variables was not due to chance was 0.90 or higher.

Associations having chi-square significance levels of 0.0000 to 0.0500 are discussed in the text and are referred to as statistically significant relationships. Significance levels of 0.0501 to 0.1000 are included in tables of Appendix C because of their marginal character and potential indication of need for further study.

Publications

This basebook represents only one of three objectives of the NC-90 committee for publishing findings of the interregional project. Other reports and publications are listed in Appendix D. Many of the studies listed there represent the first objective—that each station not only would use its data as productively as possible but also would inform other project participants of its efforts.

Second, insofar as feasible, researchers of two or more stations were encouraged to cooperate in sharing data for studies to be conducted and reported by one of the following plans: (a) complete cooperation of all researchers in the design, conduct, and publication of the study; (b) data of two or more states shared, but one or more persons would bear main responsibility for the study while others serve only as consultants; and (c) data shared and identified by source, but full responsibility would be borne by a single station representative. To accommodate these alternatives, a system was established for authorizing use of a station's data by others.

Third, a basebook representing the efforts of all participating stations would be published as soon as possible to report frequency distributions of all variables and analyses of these variables as they relate to an index of income adequacy. Brief descriptions of the NC-90 project efforts as a whole would be given. Because the coordinating editor was located at the Iowa station, a request was made by and granted to the NC-90 committee that the basebook be published there.

Although the preparation of this basebook was a cooperative effort on the part of one or more researchers at all stations, special responsibilities were fulfilled by several NC-90 committee members. After printouts were available from Missouri, each leader of a subcommittee (demographic, resource factors, social structure and process, and value orientations) was responsible for preparing the first draft of the report. The coordinating editor revised and integrated these subcommittee manuscripts. In addition, she prepared the Introduction, Procedure, Recommendations, Summary, Summary of Family Characteristics Related to the Income Index, References, and Appendix D.

DEMOGRAPHIC CHARACTERISTICS

Patterns of living are conditioned in many ways by the demographic character of a population and other aspects of the environment. Information concerning demographic attributes of families in the 13 samples used in the present interregional study reveals many likenesses and differences in their population characteristics. This information provides a background for interpreting patterns of living related to the three central themes of the study; i.e., resources, social structure and process, and value orientations. In this basebook on patterns of living of families with children under 18 years of age in the home, demographic attributes are described from two general points of view; namely, residential characteristics and human attributes.

Residential Characteristics

Migratory patterns of respondent and husband

Birthplace (tables 2 and 3). Each respondent was asked where her mother was living when she was born and whether that place was 50 miles or more from where she was living at the time of the interview. If the response was 50 miles or more, it was further categorized as in the same state or out of state. Three general patterns emerged. Respondents in all the California migrant sample and 99 percent of the respondents in Nevada were born out of the state and 50 miles or more away from where they were living at the time of the interview. This tendency prevailed also, but to smaller extents, in Indiana, Ohio, Illinois, and Kansas. In the samples from Texas, Vermont, Iowa, Wisconsin, Missouri, and Nebraska, half or more of the respondents had been born within 50 miles of their current residences, either in or out of state. Thus, except for Kansas (rural) and Wisconsin (urban), the respon-

Table 2. Birthplace of respondent.

Sample areas within states	Birthplace			All respondents	N
	Within 50 miles	Beyond 50 miles			
		In state	Out of state		
Rural small places:	%	%	%	%	
Iowa	64.1	13.5	22.2	100.0	185
Kansas	42.1	15.1	42.8	100.0	126
Missouri	62.4	15.8	21.8	100.0	202
Nebraska	51.7	24.4	23.9	100.0	209
Urban low-income areas:					
Hawaii	44.0	24.3	31.7	100.0	202
Illinois	39.7	18.5	41.8	100.0	287
Indiana	25.9	1.0	73.1	100.0	193
Nevada	1.3	0.0	98.7	100.0	223
Ohio	35.9	4.1	60.0	100.0	170
Wisconsin	62.5	14.4	23.1	100.0	208
Other populations:					
California	0.0	0.0	100.0	100.0	169
Texas	87.1	8.1	4.6	100.0	259
Vermont	66.8	10.6	22.6	100.0	217

* See figure 2 and tables 1 and 15 for descriptions of areas and populations sampled within each state.

dents in the full or partly rural samples were more prone to have been born locally than were the others.

The same three general patterns observed with respondents' places of birth can be seen for husbands. The state samples also cluster in the same manner. In all states except Hawaii, Ohio, and Wisconsin, slightly more husbands than respondents were born locally.

Table 3. Birthplace of husband.

Sample areas within states	Birthplace				All husbands	N
	Within 50 miles	Beyond 50 miles				
		In state	Out of state			
	%	%	%	%		
Rural small places:						
Iowa	65.6	16.6	17.8	100.0	163	
Kansas	44.5	14.3	41.2	100.0	119	
Missouri	64.9	17.0	18.1	100.0	188	
Nebraska	62.9	18.3	18.8	100.0	202	
Urban low-income areas:						
Hawaii	34.5	22.8	42.7	100.0	145	
Illinois	43.4	18.4	38.2	100.0	207	
Indiana	26.6	0.6	72.8	100.0	154	
Nevada	2.7	0.0	97.3	100.0	146	
Ohio	32.5	4.1	63.4	100.0	123	
Wisconsin	55.8	16.0	28.2	100.0	156	
Other populations:						
California	0.0	0.0	100.0	100.0	168	
Texas	89.3	4.5	6.2	100.0	177	
Vermont	72.4	6.3	21.3	100.0	207	

Part of life lived in rural areas (tables 4 and 5). Respondents were asked how much of their lives they had lived in rural areas (open country or in a town of fewer than 2,500 people). In the rural areas of Iowa, Kansas, Missouri, Nebraska, and Vermont, 30 percent or more of respondents and husbands had lived all their lives in a rural area, and two-thirds or more had lived there at least half of their lives. Thus, primarily rural backgrounds were reflected in these samples. In Texas families, half of the respondents and husbands had primarily rural backgrounds. Except for Nevada in the urban low-income samples, at least three of every four respondents and husbands had lived more than half of their lives in nonrural areas.

Residential mobility of families

Number of moves in the past 5 years (table 6). Respondents were asked how many times the family had moved in the past 5 years. The proportions who had not changed residence during that time ranged from slightly less than one-third in the samples of Hawaii and Nevada to approximately half for Iowa, Nebraska, Indiana, Wisconsin, Texas, and Vermont. Other than the migrants, the most frequent movers were families in Kansas and Nevada; about a third of the families in these samples had moved three or more times. Only 5 percent of the

black families in Texas had moved three or more times in contrast with the California migrants who moved often.

Table 4. Part of life that respondent had lived in rural areas.

Sample areas within states	Part of life lived in rural areas				All respondents	N
	None	Less than half	Over half	All		
	%	%	%	%		
Rural small places:						
Iowa	0.0	12.4	35.1	52.5	100.0	185
Kansas	4.0	29.4	23.8	42.8	100.0	126
Missouri	0.0	18.3	47.0	34.7	100.0	202
Nebraska	0.5	15.3	34.4	49.8	100.0	204
Urban low-income areas:						
Hawaii	46.5	34.7	18.8	0.0	100.0	202
Illinois	41.8	37.3	20.4	0.0	100.0	287
Indiana	49.8	29.5	20.7	0.0	100.0	193
Nevada	16.2	33.4	28.1	1.8	100.0	221
Ohio	41.2	38.2	20.6	0.0	100.0	170
Wisconsin	57.2	24.5	14.4	3.4	100.0	208
Other populations:						
California	18.3	34.7	18.3	23.7	100.0	169
Texas	28.2	21.6	40.5	9.7	100.0	259
Vermont	1.4	13.4	26.7	58.5	100.0	217

Table 5. Part of life that husband had lived in rural areas.

Sample areas within states	Part of life had lived in rural areas				All husbands	N
	None	Less than half	Over half	All		
	%	%	%	%		
Rural small places:						
Iowa	0.0	6.1	34.6	59.1	100.0	164
Kansas	9.3	16.1	32.2	42.4	100.0	118
Missouri	0.5	18.1	51.1	30.3	100.0	188
Nebraska	1.0	10.9	33.8	54.3	100.0	201
Urban low-income areas:						
Hawaii	44.0	32.2	23.1	0.7	100.0	143
Illinois	43.2	38.2	18.6	0.0	100.0	204
Indiana	43.9	35.1	20.3	0.7	100.0	148
Nevada	42.5	26.5	28.0	3.0	100.0	132
Ohio	43.9	30.7	25.4	0.0	100.0	114
Wisconsin	56.0	24.3	17.1	2.6	100.0	152
Other populations:						
California	11.6	34.4	25.8	23.2	100.0	155
Texas	29.1	16.3	44.1	10.5	100.0	172
Vermont	2.0	10.2	21.5	66.3	100.0	205

Table 6. Number of times family had changed residence in the past 5 years.

Sample areas within states	Number of times					All families	N
	None	1 or 2	3-6	7 or more	MI- or more grant		
	%	%	%	%	%		
Rural small places:							
Iowa	52.1	27.5	14.2	1.2	0.0	100.0	167
Kansas	41.2	27.0	26.2	5.6	0.0	100.0	126
Missouri	44.5	18.0	16.0	1.5	0.0	100.0	200
Nebraska	53.9	26.9	19.2	0.0	0.0	100.0	208
Urban low-income areas:							
Hawaii	30.2	42.6	25.2	2.0	0.0	100.0	202
Illinois	42.0	36.9	17.2	2.6	1.3	100.0	233
Indiana	49.3	40.9	9.3	0.5	0.0	100.0	193
Nevada	24.9	34.3	27.6	2.7	0.5	100.0	221
Ohio	44.9	38.0	14.0	2.3	0.8	100.0	129
Wisconsin	52.4	31.5	13.0	3.1	0.0	100.0	162
Other populations:							
California	0.0	0.0	0.0	0.0	100.0	100.0	140
Texas	31.9	43.0	5.1	0.0	0.0	100.0	214
Vermont	46.5	37.3	14.3	1.4	0.5	100.0	217

Number of moves the past year (table 7). Excluding the California migrants, from 73 to 86 percent of families in the samples had not changed their residences during the past year. Proportions of single moves ranged from an eighth in Nebraska, Illinois, and Vermont to a fifth in the Kansas sample. Only in Nevada had more than a tenth of the families moved two or more times during the past year.

Table 7. Number of times family had changed residence in the past year.

Sample areas within states	Number of times					All families	N
	None	1	2	3	4 or more		
	%	%	%	%	%		
Rural small places:							
Iowa	82.8	13.5	2.7	0.5	0.5	100.0	185
Kansas	73.8	14.0	4.8	0.8	1.8	100.0	126
Missouri	80.0	16.4	1.5	0.5	1.0	100.0	201
Nebraska	86.7	12.4	1.0	1.4	0.5	100.0	204
Urban low-income areas:							
Hawaii	76.6	14.9	5.5	1.5	1.5	100.0	201
Illinois	81.5	12.9	3.5	1.4	0.7	100.0	286
Indiana	85.5	14.5	0.0	0.0	0.0	100.0	193
Nevada	72.8	14.4	7.7	3.2	1.4	100.0	222
Ohio	76.6	16.8	4.2	2.4	0.0	100.0	167
Wisconsin	75.4	17.8	4.3	0.5	1.9	100.0	207
Other populations:							
California	0.0	0.0	0.0	0.0	100.0	100.0	169
Texas	81.7	13.3	0.8	0.0	0.0	100.0	238
Vermont	85.2	12.0	1.8	0.5	0.5	100.0	217

*All families were migrants.

Human Attributes

Family characteristics

For this interregional study, a family was defined as a household consisting of two or more persons who are related by marriage (civil or common law), blood, or adoption and who share common house-keeping arrangements, with or without other residents. In the samples from all states, families usually were restricted to those with a woman, over the age of 18 but under 65 years, who was responsible for at least one minor child under 18 years of age. Mothers under 18 could be interviewed if they were in a household with their own child.

Family size (table 8). Family size was calculated in year-equivalent persons. Each month that a person was present in the household constituted a twelfth of a year-equivalent. The sum of the person-months represented that person as a partial or full year-equivalent. The measure used for family size was the sum of these year-equivalents for all persons who had resided in the home for at least 1 month during the schedule year.

The 13 samples differed considerably in percentages of larger families of 4.1 or more persons. In declining order of frequency, these larger families were in: California (61%), Texas and Nevada (59%), Vermont (56%), Hawaii (55%), Indiana and Nebraska (49%), Ohio (48%), Illinois and Kansas (45%), Wisconsin and Iowa (42%), and Missouri (37%). Thus, the urban or rural samples in the

eight North Central states were composed of medium size and smaller families much more often than were the samples outside of this region. Families of 5.1 or more persons were most frequent in California, Texas, Nevada, and Hawaii.

Table 8. Family size in year-equivalent persons.*

Sample areas within states	Family size					All families	N
	2- 3.0	3.1- 4.0	4.1- 5.0	5.1 & over			
Rural small places:	%	%	%	%	%	%	N
Iowa	2.7	25.9	29.3	21.6	20.5	100.0	185
Kansas	0.8	31.0	23.0	19.0	26.2	100.0	126
Missouri	1.5	32.7	28.7	18.3	18.8	100.0	202
Nebraska	1.9	18.2	31.1	23.4	25.4	100.0	209
Urban low-income areas:							
Hawaii	2.3	18.3	23.8	18.3	37.1	100.0	202
Illinois	6.3	29.6	23.9	19.9	24.8	100.0	286
Indiana	3.1	24.4	23.8	19.7	29.0	100.0	193
Nevada	1.9	20.2	19.2	21.1	37.6	100.0	241
Ohio	7.6	25.9	18.8	15.9	31.8	100.0	130
Wisconsin	6.3	28.3	23.1	19.2	23.1	100.0	208
Other populations:							
California	0.0	13.0	26.0	15.4	45.6	100.0	169
Texas	3.5	16.6	20.8	17.4	41.7	100.0	259
Vermont	0.9	16.1	27.2	24.9	30.9	100.0	217

*Sum of months the members were present, divided by 12.

Number of years the family was formed (table 9). Respondents were asked, "When was this family started?" Their responses about the formation date of the family could have been the beginning of married life, the birth of the first child, or when the oldest child came to live with this family. Thus, in table 9, the percentage distributions of numbers of years families were formed are based on the respondents' perceptions of circumstances that marked the beginnings of their families.

When classified in three broad groups, differences among the samples were evident in the number of years families had been formed. Texas families were almost equally distributed among "less than 10 years," "10 to 19 years," and "20 years or longer." Missouri was the only sample with a modal number of families that had been formed 20 years or longer. Ten to 19 years was the mode for the

Table 9. Number of years the family was formed.

Sample areas within states	Number of years formed			All families	N
	0-9	10-19	20 or more		
Rural small places:					
Iowa	27.1	38.6	34.3	100.0	186
Kansas	34.5	40.0	25.6	100.0	125
Missouri	28.2	32.6	39.2	100.0	202
Nebraska	29.7	37.8	32.5	100.0	209
Urban low-income areas:					
Hawaii	41.5	37.0	21.5	100.0	200
Illinois	40.6	33.6	25.8	100.0	286
Indiana	29.4	42.8	27.8	100.0	187
Nevada	46.7	34.8	18.5	100.0	221
Ohio	41.1	32.7	26.2	100.0	168
Wisconsin	39.2	30.8	30.0	100.0	201
Other populations:					
California	44.8	29.0	26.6	100.0	169
Texas	32.3	32.3	35.4	100.0	257
Vermont	40.5	39.2	20.3	100.0	217

three other samples from rural small places and for Indiana's urban low-income sample. Less than 10 years was the mode for the other six urban samples and for the migrants in California. In rural Vermont, 40 percent had been formed less than 10 years and an equal proportion for 10 to 19 years.

Except for Wisconsin (11%), 10 percent or fewer families in all samples had been formed for less than 3 years. Further, except in the Texas sample (15%), fewer than 10 percent of the families had been formed as many as 30 years.

Family type (tables 10, 11, 12). Family type was classified in three ways: (a) two-parent vs. one-parent (the female respondent), (b) extended vs. not extended, and (c) age of oldest minor child under 18 years of age living in the household.

A family was classified as a two-parent family if a husband had not been away from home more than 1 month during the 12 before the interview. At least six of every 10 families in each sample had two parents. In the rural samples of Iowa, Kansas, Missouri, Nebraska, and Vermont, the proportions were at least eight of every 10 families. In 95 percent of the California migrant families there were two parents. Relatively higher frequencies of one-parent families were evident in the low-income areas of the cities and also among the black families in Texas. Proportions of one-parent families ranged from less than 10 percent in the California, Vermont, Missouri, and Nebraska samples to 36 and 39 percent in the urban low-income samples from Hawaii and Nevada.

Extended families were found most frequently in Texas (35%), Nevada (23%), and Hawaii (21%); that is, they had persons living in the home other than the parents and children. In all other samples, the percentage was less than 16. Considered proportionately, it was evident that one-parent families were more prone than others to have other persons living with them. In most of the samples, a few families had male heads who were not the respondent's husband or a female head other than the respondent.

Percentages reported in table 11 represent only the oldest minor children (those under age 18 years) who were residing with their families. In at least one of every six families in all state sample areas, the oldest minor child was under 6 years of age. Percentages of families with oldest minor children 16 or 17 years old ranged from 24 for Vermont to 40 for Iowa. All states had from a fifth to a third of their samples in the 6-to-11-year category. The 12-to-15-year age level tended to be the smallest category in most states; it ranged from 10 percent in California to 23 percent in Texas. Families in samples from Iowa, Missouri, Nebraska, Indiana, and Texas were more prone than others to have oldest minor children of 12 to 17 years of age in their homes.

The extent to which the husbands had been present in families during the 12 months before the interview differed considerably by type of sample area (table 12). Husbands were present all year in more than eight of every 10 families in the rural small towns and Vermont open country and among

Table 10. Family types.

Sample areas within states	Number of parents, by nuclear and extended composition								All families	N
	Two parents		Respondent head		Other male head		Other female head			
	Not ex- tended ^a	Extended	Not ex- tended	Extended	Not ex- tended	Extended	Not ex- tended	Extended		
%	%	%	%	%	%	%	%	%		
Rural small places:										
Iowa -----	79.5	5.9	13.0	1.6	0.0	0.0	0.0	0.0	100.0	185
Kansas -----	82.5	2.4	15.1	0.0	0.0	0.0	0.0	0.0	100.0	126
Missouri -----	85.7	5.4	7.4	1.0	0.5	0.0	0.0	0.0	100.0	202
Nebraska -----	89.0	2.9	6.7	1.0	0.0	0.0	0.0	0.5	100.0	209
Urban low-income areas:										
Hawaii -----	53.5	10.9	25.2	8.4	0.5	1.5	0.0	0.0	100.0	202
Illinois -----	60.8	9.1	24.7	4.5	0.3	0.3	0.0	0.3	100.0	287
Indiana -----	69.0	9.8	16.6	3.6	0.0	1.0	0.0	0.0	100.0	193
Nevada -----	48.5	12.6	28.3	8.5	0.0	1.3	0.4	0.4	100.0	223
Ohio -----	61.2	7.6	22.9	7.1	0.0	0.6	0.0	0.6	100.0	170
Wisconsin -----	67.3	2.4	27.4	2.4	0.5	0.0	0.0	0.0	100.0	208
Other populations:										
California -----	89.3	5.9	3.6	0.6	0.0	0.6	0.0	0.0	100.0	169
Texas -----	50.1	17.0	15.1	16.2	0.8	0.4	0.0	0.4	100.0	259
Vermont -----	90.1	2.3	6.0	0.5	0.5	0.5	0.0	0.0	100.0	217

^a A "not extended" family is a nuclear unit; an "extended" family has grandparents, aunts, uncles, nieces, nephews, or others living with it.

Table 11. Age of the oldest minor child in the household.

Sample areas within states	Age				All families	N
	Under 6	6-11	12-15	16-17		
	%	%	%	%	%	
Rural small places:						
Iowa -----	17.8	26.5	15.7	40.0	100.0	185
Kansas -----	30.6	20.2	21.0	28.2	100.0	126
Missouri -----	17.8	24.8	20.3	37.1	100.0	202
Nebraska -----	20.1	28.2	17.2	34.5	100.0	209
Urban low-income areas:						
Hawaii -----	24.8	29.2	12.4	33.6	100.0	202
Illinois -----	27.2	27.9	15.3	29.6	100.0	287
Indiana -----	17.1	27.5	17.6	37.8	100.0	193
Nevada -----	22.4	35.0	10.8	31.8	100.0	223
Ohio -----	32.0	26.0	13.0	29.0	100.0	169
Wisconsin -----	30.3	24.0	12.5	33.2	100.0	208
Other populations:						
California -----	32.5	21.9	9.5	36.1	100.0	169
Texas -----	16.6	25.1	23.2	35.1	100.0	259
Vermont -----	27.8	32.4	16.2	23.6	100.0	216

Table 12. Number of months in the last 12 that the husband was present.

Sample areas within states	Number of months					All families	N
	None	1-4	5-8	9-11	12		
	%	%	%	%	%	%	
Rural small places:							
Iowa -----	12.4	1.1	0.5	0.5	85.5	100.0	185
Kansas -----	6.3	2.4	4.8	1.6	84.9	100.0	126
Missouri -----	6.9	1.0	0.5	0.5	91.1	100.0	202
Nebraska -----	5.8	1.4	1.4	1.0	90.4	100.0	208
Urban low-income areas:							
Hawaii -----	30.7	1.5	2.0	1.5	64.3	100.0	202
Illinois -----	29.6	1.0	0.1	1.4	67.7	100.0	287
Indiana -----	20.7	0.5	0.0	0.0	78.8	100.0	193
Nevada -----	46.6	0.5	0.5	0.0	52.4	100.0	223
Ohio -----	32.4	0.6	0.6	0.6	65.8	100.0	170
Wisconsin -----	26.9	1.0	2.4	1.0	68.7	100.0	208
Other populations:							
California -----	2.4	0.6	1.8	1.2	94.0	100.0	169
Texas -----	33.2	0.4	0.8	0.0	65.6	100.0	259
Vermont -----	6.0	0.0	0.9	0.9	92.2	100.0	217

the California migrants. Percentages of families with no husbands present at any time during the year differed from 2 percent in California to 47 percent in Nevada. Absence of a husband was most prevalent in the Texas and urban low-income samples.

Adult capability-to-work index (table 13). The household adult capability-to-work index has to do with the capability of the working age members of the household to engage in remunerative employment (Cleland, 1963). The formula for the index is as follows:

$$W = a + b/2 / a + b + c$$

where a = Number of adults 16 through 64 who are fully able to work,

b = Number of adults 16 through 64 who have a limited permanent disability,

c = Number of adults 16 through 64 who are totally disabled.

Only members of the household in the 16 through 64 age range enter into this computation. The possible range of scores is from 0.00 to 1.00. The rationale for this index is that the denominator represents the working age consumers and the numerator represents the working age producers. Those producers who are fully capable of working are weighted 1.00, those with a limited disability are weighted 0.50, and those with a total disability are weighted 0.00. (See Appendix B for further explanation.)

Table 13. Family's adult capability-to-work index.

Sample areas within states	Index					All families	N
	00	01-49	50-74	75-99	100		
Rural small places:							
Iowa	0.0	0.0	0.5	6.5	93.0	100.0	185
Kansas	0.0	0.0	0.8	0.8	98.4	100.0	126
Missouri	0.0	0.0	0.5	3.0	96.5	100.0	202
Nebraska	0.0	0.0	1.4	3.3	95.3	100.0	209
Urban low-income areas:							
Hawaii	0.0	0.0	11.9	8.4	79.7	100.0	202
Illinois	0.0	0.0	2.4	2.8	94.8	100.0	287
Indiana	0.5	0.0	1.1	2.7	95.7	100.0	193
Nevada	0.0	0.0	0.9	2.8	96.3	100.0	219
Ohio	0.0	0.6	5.3	8.8	85.3	100.0	170
Wisconsin	0.0	0.0	2.9	4.3	92.8	100.0	208
Other populations:							
California	0.0	0.0	0.0	1.2	98.8	100.0	169
Texas	0.8	0.8	5.4	6.2	86.8	100.0	259
Vermont	0.0	0.5	1.8	6.5	91.2	100.0	217

Only seven families from all 13 samples had less than a 0.50 adult capability-to-work index; that is, disabilities were so severe among the adults in the family group that there was less than half a full-time equivalent in working ability. In all except three samples, indexes of 1.0 were manifest in 90 percent or more of the families. The three exceptions were Hawaii (80%), Ohio (85%), and Texas (87%).

Language spoken in the home (table 14). Respondents were asked what language was most often used in the home. Language was coded as English, Spanish, French, English and another, and other. In all states except California (1%), Indiana (73%), and Hawaii (80%), 96 percent or more of the respondents replied that English was generally spoken at home. English and another language was reported as most commonly used by 30 percent in California and by 14 percent of the families in Hawaii and Indiana. Thus, the California sample was the only one in which a sizable proportion usually did not speak some English at home.

Table 14. Language spoken in the home.

Sample areas within states	Language					All families	N
	English	Spanish	French	English & other	Other		
	%	%	%	%	%		
Rural small places:							
Iowa	100.0	0.0	0.0	0.0	0.0	100.0	185
Kansas	99.2	0.0	0.0	0.8	0.0	100.0	126
Missouri	100.0	0.0	0.0	0.0	0.0	100.0	202
Nebraska	99.0	0.0	0.0	1.0	0.0	100.0	209
Urban low-income areas:							
Hawaii	80.2	0.0	0.0	14.4	5.4	100.0	202
Illinois	99.3	0.0	0.0	0.7	0.0	100.0	287
Indiana	72.5	12.4	0.0	13.5	1.6	100.0	193
Nevada	98.1	1.4	0.0	0.5	0.0	100.0	219
Ohio	96.4	1.2	0.0	2.4	0.0	100.0	170
Wisconsin	99.5	0.0	0.0	0.0	0.5	100.0	208
Other populations:							
California	0.6	99.8	0.0	29.6	0.0	100.0	169
Texas	99.6	0.4	0.0	0.0	0.0	100.0	259
Vermont	98.6	0.0	0.9	0.0	0.5	100.0	217

Respondent's characteristics

Ethnicity (table 15). This characteristic of the respondents was defined on the basis of race and heritage. All respondents in Iowa and Nebraska were white; 94 to 97 percent were white in the Kansas, Missouri, Wisconsin, and Vermont samples. All respondents in Texas were black, as were half or more of those from Nevada (81%), Indiana (59%), and Ohio (55%). A fifth of the Illinois sample was black.

In California, the respondents were nearly all of Spanish background; the majority (78%) were Mexican citizens. About a fourth (28%) of the Indiana sample were Mexicans, Puerto Ricans, and others of Spanish background. Respondents in the Hawaii sample were mainly indeterminate (47%), Oriental (26%), or Polynesian (10%).

Age level (table 16). In five of the 13 samples from the respective states, there were respondents under age 18; however, all proportions were under 2 percent of the total. In all states, most respondents were 25 to 44 years of age; the proportions ranged from 55 percent in the Wisconsin sample to 71 percent for Indiana and 72 percent for Vermont. When compared with other samples, respondents under 25 years of age comprised larger proportions of the total for Ohio (24%), Nevada (23%), California (22%), Illinois and Wisconsin (21% each),

and Kansas (20%). In contrast, the following states had relatively larger percentages of respondents whose ages were 45 or older: Texas (28%), Iowa (25%), Wisconsin (24%), Nebraska (23%), Indiana (22%), and Missouri (22%).

Table 15. Ethnicity of respondent.

Sample areas within states	Ethnicity ^a						All respondents	N
	White	Black	Orien- tal	Span- ish back- ground	Pols- ish	Inde- termi- nate		
	%	%	%	%	%	%		
Rural small places:								
Iowa	100.0	0.0	0.0	0.0	0.0	0.0	100.0	185
Kansas	93.6	4.8	1.6	0.0	0.0	0.0	100.0	126
Missouri	97.5	1.5	0.0	0.0	0.0	0.0	100.0 ^b	202
Nebraska	100.0	0.0	0.0	0.0	0.0	0.0	100.0	209
Urban low-income areas:								
Hawaii	15.3	0.5	25.7	1.5	9.9	47.1 ^b	100.0	202
Illinois	80.5	19.3	0.0	0.0	0.0	0.0	100.0	287
Indiana	13.0	54.0	0.0	28.0	0.0	0.0	100.0	193
Nevada	11.9	80.8	0.0	4.8	0.0	0.0	100.0 ^b	208
Ohio	41.2	55.3	0.0	3.5	0.0	0.0	100.0	170
Wisconsin	98.6	0.0	0.0	0.0	0.0	0.0	100.0 ^a	208
Other populations:								
California	0.6	0.0	0.0	99.4 ^c	0.0	0.0	100.0	169
Texas	0.0	100.0	0.0	0.0	0.0	0.0	100.0	259
Vermont	99.5	0.0	0.5	0.0	0.0	0.0	100.0	217

^aPercentages of respondents who were Indian were as follows: Missouri (1.0%), Nevada (0.5%), and Wisconsin (1.4%).

^bIncludes respondents who were judged by the interviewers to be of mixed ethnic or racial background and those whose race or ethnicity the interviewers could not determine.

^cIn California, 77.5 percent of the respondents were Mexican citizens.

Except for those in Indiana, respondents for families of the urban low-income samples, and also those for Kansas, California, and Vermont, tended to be younger than the others. From a half to two-thirds of them were under 35 years of age. In turn, half or more of the respondents in the rural small places of Iowa, Missouri, and Nebraska, and those in Indiana and Texas, were 35 years of age or older. In both Texas and Indiana, approximately a tenth of the respondents were aged 55 to 64 years; in all other samples, less than 5 percent were at this age level.

Table 16. Age of respondent.

Sample areas within states	Years						55 & over	All respondents	N
	Under 18	18-24	25-34	35-44	45-54				
	%	%	%	%	%	%			
Rural small places:									
Iowa	0.0	11.4	33.5	30.3	20.5	4.3	100.0	185	
Kansas	0.0	19.8	37.3	31.0	8.7	3.2	100.0	126	
Missouri	0.0	12.4	30.7	34.6	19.3	3.0	100.0	202	
Nebraska	0.0	12.4	34.5	30.1	20.6	2.4	100.0	209	
Urban low-income areas:									
Hawaii	0.0	18.8	38.6	26.7	13.9	2.0	100.0	202	
Illinois	1.0	19.5	36.3	27.6	13.9	1.7	100.0	287	
Indiana	0.0	7.3	36.7	34.2	13.5	8.3	100.0	193	
Nevada	1.3	21.5	44.0	22.9	8.1	2.2	100.0	223	
Ohio	0.6	23.5	33.0	25.9	13.3	3.5	100.0	170	
Wisconsin	0.0	21.2	29.7	25.0	21.2	2.9	100.0	208	
Other populations:									
California	1.8	20.1	34.9	27.2	14.8	1.2	100.0	169	
Texas	0.8	21.7	29.3	29.7	17.4	10.1	100.0	259	
Vermont	0.0	18.0	43.7	26.1	8.8	1.4	100.0	217	

The foregoing observations indicate that the distributions of respondents by age levels tended to differ considerably among the samples selected within the cooperating states. Further, no unique patterns were evident for the rural, urban, or special population samples.

Educational attainment (table 17). Respondents were asked to give the last grade of school they had completed. In all states except Indiana (45%), Nevada (42%), Ohio (40%), Texas (36%), and California (2%), half or more of the respondents had finished high school. The proportions ranged from 53 percent for the sample in Hawaii to 79 percent for Nebraska. Higher levels of education (13 or more years completed) ranged from less than 10 percent in the samples for California, Texas, Hawaii, Indiana, Nevada, and Ohio to 23 percent for Illinois and 26 percent for Nebraska. Kansas, Nebraska, and Illinois had the highest percentages who had completed college (about 10%).

In contrast, 20 percent or more of the respondents had not been educated past the 8th grade in California (89%), Texas (32%), Ohio (24%), Indiana (24%), and Vermont (20%). Further, less than eight grades had been completed by 83 percent in California, 20 percent in Indiana, and 19 percent in Texas; in all other samples the proportions were 10 percent or less. "No grades completed" was the report of 4 percent of the respondents in the migrant sample of California.

Table 17. Respondent's educational attainment.

Sample areas within states	Years of school completed						16 & over	All respondents	N
	Less than 8	8	9-11	12	13-15				
Rural small places:									
Iowa	1.6	5.4	18.9	56.8	9.7	7.6	100.0	185	
Kansas	0.0	8.0	17.6	56.0	8.8	9.6	100.0	125	
Missouri	1.0	5.5	17.4	57.7	14.9	3.5	100.0	201	
Nebraska	0.0	2.9	18.2	52.6	16.3	10.0	100.0	209	
Urban low-income areas:									
Hawaii	10.4	3.5	32.7	44.0	6.9	2.5	100.0	202	
Illinois	3.8	6.3	24.7	42.6	13.2	9.4	100.0	287	
Indiana	19.8	4.2	30.7	37.5	5.2	2.6	100.0	192	
Nevada	7.7	7.7	42.4	33.6	8.6	0.0	100.0	220	
Ohio	10.7	13.0	36.1	32.5	5.3	2.4	100.0	169	
Wisconsin	1.9	7.2	28.4	50.0	6.7	5.8	100.0	208	
Other populations:									
California	82.8	5.9	9.5	1.8	0.0	0.0	100.0	169	
Texas	19.1	12.5	32.2	30.4	2.3	3.5	100.0	257	
Vermont	2.3	17.6	17.6	47.3	10.6	4.6	100.0	216	

Disability (table 18). In all of the samples, 87 percent or more of the homemakers said they were not chronically ill or disabled. Disabilities that prevented or limited respondents from work or other activities were more frequent in samples from Texas, Hawaii, and Ohio than in others.

Job training (table 19). Respondents were asked if they had had any special job training other than a regular high school or college program. Responses were categorized as high school work-study programs; on-the-job training occurring after employment at the place of work; tuition schools such as

beauty culture, business college, and data processing; government training focused on development of occupational competencies; and a residual category labeled "undetermined origin."

Table 18. Degree of disability of respondent.

Sample areas within states	Degree of disability					All respondents
	Not disabled	Not limited	Limited activity	Limited in work	Not able to work	
	%	%	%	%	%	N
Rural small places:						
Iowa	96.2	1.1	1.1	1.6	0.0	185
Kansas	97.6	0.0	1.6	0.0	0.8	126
Missouri	99.0	0.5	0.5	0.0	0.0	202
Nebraska	95.7	1.0	1.9	1.4	0.0	209
Urban low-income areas:						
Hawaii	86.6	3.5	1.0	6.9	0.0	202
Illinois	95.2	2.4	0.7	1.0	0.7	287
Indiana	95.3	0.5	1.6	2.1	0.5	192
Nevada	93.0	0.5	2.3	3.7	0.5	219
Ohio	88.1	2.4	2.4	6.5	0.6	170
Wisconsin	96.1	1.0	1.0	1.4	0.5	208
Other populations:						
California	99.4	0.0	0.6	0.0	0.0	169
Texas	86.8	1.2	3.9	5.8	2.1	259
Vermont	96.3	1.4	0.5	1.8	0.0	217

Table 19. Respondent's job training.

Sample areas within states	Job training reported	Type of training						Total with train- ing	
		N	% of sample	High school:	On- the- job	Tuition schools	Gov't pro- gram		Un- deter- mined
				%	%	%	%		%
Rural small places:									
Iowa	37	20.0	0.0	32.4	59.5	0.0	8.1	100.0	
Kansas	35	28.0	0.0	25.7	71.4	2.9	0.0	100.0	
Missouri	50	24.8	0.0	38.0	48.0	2.0	12.0	100.0	
Nebraska	47	22.3	0.0	29.8	63.8	2.1	4.3	100.0	
Urban low-income areas:									
Hawaii	54	26.7	1.9	18.5	31.6	13.0	13.0	100.0	
Illinois	102	35.3	0.0	54.0	38.2	3.9	3.9	100.0	
Indiana	55	28.5	0.0	29.1	36.4	5.6	30.9	100.0	
Nevada	70	31.4	0.0	57.2	41.4	0.0	1.4	100.0	
Ohio	43	25.3	0.0	25.6	44.1	7.0	23.3	100.0	
Wisconsin	62	29.8	1.6	29.0	64.6	4.8	0.0	100.0	
Other populations:									
California	10	5.9	30.0	50.0	0.0	0.0	20.0	100.0	
Texas	27	10.4	0.0	33.3	53.6	3.7	7.4	100.0	
Vermont	29	13.4	3.4	37.9	58.7	0.0	0.0	100.0	

Only 6 percent of the California respondents said they had any job training; 10 percent in Texas and 13 percent in Vermont responded positively to this question. In the 10 other states, the proportions ranged from 20 percent in Iowa to 35 percent in Illinois. Of those with job training, the largest percentage had attended tuition schools, except in Illinois, Nevada, and California where proportionately more of the respondents had on-the-job training.

Occupational type (table 20). For a detailed description of occupational types and coding procedures, see Appendix B.

Respondents were considered as "employed" when they had earned \$100 or more during the year in wages, salaries, or profits from operating a private business. The extents to which they had been employed during the past year differed from

about a fourth in the samples of Indiana and Vermont to three-fifths in Nevada and Texas. Proportions employed in the remaining nine samples ranged from 30 percent in Wisconsin to 52 percent in Iowa. Thus, the central tendency was for slightly less than half of the respondents to have been partly or fully employed for pay. Further information about the amounts they contributed to family earned incomes is reported in the following section on resource factors.

Of the six types of occupation by which the respondents were classified, larger percentages were in the unskilled category than in any of the others within samples for nine states (Kansas, Nebraska, Illinois, Indiana, Nevada, Ohio, Wisconsin, California, and Texas). For Iowa, Missouri, and Hawaii, the most frequent occupational category was skilled or clerical and sales. This category, plus that of the unskilled, accounted for 62 to 100 percent of the employed respondents in all samples.

Five percent of the respondents in Missouri were proprietors of a family business, the largest proportion of any sample. Although professional occupations were represented in all samples except among the California migrants, the highest percentages were in Nebraska (12%), Kansas (10%), and Indiana (10%). Semiprofessional occupations, such as city engineer, night nurse, mortician, and Head Start teacher, were most frequent in Wisconsin (21%) and Indiana (16%). In addition, the following states had at least 10 percent in this category: Kansas, Missouri, Nebraska, Illinois, and Nevada.

Husband's characteristics

Age level (table 21). In all samples, the percentages of husbands 45 years of age and older were higher than the percentages of wives of this age. The range for husbands in this age group was from 18 percent for Vermont to 38 percent for Texas. The modal age group was 25 to 34 years in eight samples (Kansas, Hawaii, Illinois, Nevada, Ohio, Wisconsin, Texas, and Vermont); the range at this age level was from 31 percent in Wisconsin to 42 percent in Hawaii. In Iowa, Missouri, Nebraska, Indiana, and California, the mode was 35 to 44 years, with percentages ranging from low to mid-thirties. Texas, Hawaii, and Indiana had proportionately more husbands aged at least 55 years than did other samples.

Educational attainment (table 22). Half or more of the husbands had completed high school, with or without further education, in eight of the 13 samples: Nebraska (80%), Missouri (76%), Iowa (72%), Wisconsin (72%), Kansas (70%), Illinois (68%), Hawaii (57%), and Indiana (50%). For other states, the proportions ranged from 4 percent among the migrants of California to 46 percent for Vermont. Advanced collegiate study beyond high school was reported for 20 percent or more of the husbands in Illinois (28%), Missouri and Nebraska (26% each), Wisconsin (22%), and Kansas (21%). Less than 10 percent had had collegiate study in the samples of Ohio (8%), Texas (3%), and California (0%).

BEST COPY AVAILABLE

Table 20. Respondent's occupational type.

Sample areas within states	No. in sample	Respondents employed	Occupational type							
			Profes- sional	Propri- etor	Semi- profes- sional	Skilled; clerical & sales	Oper- ative; semi- skilled	Un- skilled	Total em- ployed	
		N	%	%	%	%	%	%	%	%
Rural small places:										
Iowa -----	185	97	52.4	7.2	1.0	9.3	45.4	7.2	29.9	100.0
Kansas -----	126	60	47.6	10.0	1.7	11.7	26.7	13.3	36.6	100.0
Missouri -----	200	100	50.0	2.0	5.0	10.0	44.0	16.0	23.0	100.0
Nebraska -----	208	102	49.0	11.8	2.0	13.7	20.6	6.9	45.0	100.0
Urban low-income areas:										
Hawaii -----	202	99	49.0	3.0	0.0	8.1	44.5	12.1	32.3	100.0
Illinois -----	287	129	44.9	7.8	0.0	11.6	34.9	4.7	41.0	100.0
Indiana -----	193	50	25.9	10.0	0.0	16.0	24.0	12.0	38.0	100.0
Nevada -----	222	139	62.6	1.4	0.7	10.1	14.4	3.6	69.8	100.0
Ohio -----	170	81	47.6	2.5	0.0	6.2	27.2	14.8	49.3	100.0
Wisconsin -----	208	62	29.8	8.1	0.0	21.0	30.6	8.1	32.2	100.0
Other populations:										
California -----	169	69	40.8	0.0	0.0	0.0	2.9	0.0	97.1	100.0
Texas -----	259	157	60.6	3.2	2.5	5.1	5.1	14.0	70.1	100.0
Vermont -----	217	54	24.9	9.3	0.0	5.6	37.0	11.1	37.0	100.0

Table 21. Age of husband.

Sample areas within states	Years							All husbands
	Under 18	18-24	25-34	35-44	45-54	55 & over		
	%	%	%	%	%	%	%	N
Rural small places:								
Iowa -----	0.0	8.0	28.4	32.1	21.6	9.9	100.0	162
Kansas -----	0.0	11.9	37.3	30.5	17.8	2.5	100.0	118
Missouri -----	0.5	6.9	30.9	34.7	19.1	7.9	100.0	188
Nebraska -----	0.0	5.1	28.4	36.5	23.9	6.1	100.0	197
Urban low-income areas:								
Hawaii -----	0.0	10.0	42.2	16.4	16.4	15.0	100.0	140
Illinois -----	0.0	11.9	38.1	26.2	19.8	4.0	100.0	202
Indiana -----	0.0	5.2	25.5	32.0	25.5	11.8	100.0	153
Nevada -----	0.0	11.7	38.3	21.7	19.2	9.1	100.0	120
Ohio -----	1.7	13.0	36.5	18.3	26.1	4.4	100.0	115
Wisconsin -----	0.0	10.5	30.9	25.7	23.7	9.2	100.0	152
Other populations:								
California -----	0.0	11.5	26.7	32.2	24.8	4.8	100.0	165
Texas -----	0.0	8.7	33.0	20.2	20.2	17.9	100.0	173
Vermont -----	0.0	10.8	39.6	31.9	11.3	6.4	100.0	204

Table 22. Husband's educational attainments.

Sample areas within states	Years of school completed							All husbands
	Less than 8	8	9-11	12	13-15	16 & over		
	%	%	%	%	%	%	%	N
Rural small places:								
Iowa -----	3.7	11.7	13.0	52.4	6.2	13.0	100.0	162
Kansas -----	1.7	10.2	17.8	49.1	10.2	11.0	100.0	118
Missouri -----	2.2	9.7	12.4	49.3	9.7	16.7	100.0	188
Nebraska -----	1.5	7.1	11.2	53.8	12.2	14.2	100.0	197
Urban low-income areas:								
Hawaii -----	14.3	8.6	20.0	39.9	8.6	8.6	100.0	140
Illinois -----	5.5	10.4	16.4	39.9	10.9	16.9	100.0	201
Indiana -----	21.2	10.6	17.9	39.0	6.0	5.3	100.0	151
Nevada -----	13.5	9.9	32.5	29.7	11.7	2.7	100.0	111
Ohio -----	15.3	13.5	39.7	23.4	7.2	0.9	100.0	111
Wisconsin -----	4.0	6.1	17.7	50.4	10.9	10.9	100.0	147
Other populations:								
California -----	86.2	4.8	4.8	4.2	0.0	0.0	100.0	165
Texas -----	34.0	12.1	27.3	23.6	2.4	0.6	100.0	165
Vermont -----	6.9	27.5	20.1	33.2	6.4	5.9	100.0	204

Twenty percent or more of the husbands had not been educated past the eighth grade in seven of the samples: California (91%), Texas (46%), Vermont (34%), Indiana (32%), Ohio (29%), Nevada (23%), and Hawaii (23%). For six of the samples, "no grades completed" was reported for some husbands, with California showing the highest proportion (10%).

Generally, more husbands than respondents had completed college, but more husbands also had had either no education or less than 8 years of schooling. As can be noted in table 22, the distributions of husbands by educational levels differed appreciably among several of the samples. These differences in education could be a significant factor associated with the comparative degrees and types of disadvantage of families in the samples studied.

Disability (table 23). Similar to the pattern for respondents, at least 86 percent of the husbands in all samples were reported as not chronically ill or disabled. Disabilities that prevented or limited husbands in work or other activities were higher in Ohio (12%), Vermont (9%), and Hawaii (9%).

Table 23. Degree of disability of husband.

Sample areas within states	Degree of disability					All husbands	N
	Not disabled	Not limited	Limited in activity	Limited in work	Not able to work		
	%	%	%	%	%	%	
Rural small places:							
Iowa	93.9	0.0	1.2	4.3	0.6	100.0	162
Kansas	96.1	0.0	1.7	0.0	0.0	100.0	118
Missouri	96.3	1.1	0.5	1.6	0.5	100.0	188
Nebraska	96.5	0.5	0.5	1.5	1.0	100.0	197
Urban low-income areas:							
Hawaii	90.7	0.7	1.4	4.3	2.9	100.0	140
Illinois	96.0	1.0	1.5	1.0	0.5	100.0	202
Indiana	96.6	0.7	0.0	2.0	0.7	100.0	153
Nevada	99.1	0.0	0.0	0.9	0.0	100.0	117
Ohio	86.2	1.7	1.7	6.1	4.3	100.0	115
Wisconsin	93.5	0.0	1.3	2.6	2.6	100.0	152
Other populations:							
California	98.8	0.6	0.6	0.0	0.0	100.0	165
Texas	92.4	0.6	0.6	3.5	2.9	100.0	173
Vermont	90.6	0.5	1.0	5.4	2.5	100.0	209

Job training (table 24). Job training for the husbands was observed by the same categories as for the respondents. No unique occupational patterns were revealed in either the rural or the urban samples. Except for California (4%) and Texas (7%), the percentages of husbands who had had job training ranged from 25 in Ohio to 43 in Illinois. Since very few of the husbands in the California and Texas samples had been trained, caution should be used when interpreting their distributions by types of training. In all samples, training on-the-job was more frequent than tuition schools such as business training, welding, electrical and electronics training, and salesmanship. Exclusive of the California and Texas samples, the percentages of husbands with training on-the-job ranged from 47 in Ohio to 78 in Illinois, while, for tuition schools, the percentages differed from 8 percent in Nevada to approximately 35 percent in Ohio, Hawaii, and Nebraska.

Table 24. Husband's job training.

Sample areas within states	Job training reported	N	% of sample	Type of training					Total with training
				High school: On-the-job study	Tuition schools	Gov't program	Under-termined		
				%	%	%	%	%	
Rural small places:									
Iowa	59	36.4	0.0	61.0	32.2	1.7	5.1	100.0	
Kansas	44	37.3	0.0	63.6	27.3	9.1	0.0	100.0	
Missouri	63	33.9	0.0	63.5	22.2	1.6	12.7	100.0	
Nebraska	69	35.0	0.0	49.3	34.8	7.2	8.7	100.0	
Urban low-income areas:									
Hawaii	48	34.3	0.0	54.2	35.4	0.0	10.4	100.0	
Illinois	87	43.3	1.1	78.3	16.1	1.1	3.4	100.0	
Indiana	42	27.8	0.0	61.9	16.7	2.4	19.0	100.0	
Nevada	39	35.1	2.6	89.7	7.7	0.0	0.0	100.0	
Ohio	28	25.2	3.6	46.5	35.6	0.0	14.3	100.0	
Wisconsin	55	37.4	3.6	63.7	27.3	3.6	1.8	100.0	
Other populations:									
California	7	4.2	42.9	42.9	0.0	0.0	14.2	100.0	
Texas	12	7.3	0.0	41.7	25.0	33.3	0.0	100.0	
Vermont	58	28.4	0.0	68.9	19.0	12.1	0.0	100.0	

Occupational type (table 25). Almost all husbands of families in the study had been employed in the past year. Only in Hawaii had as many as 10 percent been unemployed for the year. Proportions of husbands in unskilled work ranged from 8 percent in the Missouri sample to almost all of the California migrants. Unskilled employment was the modal group for Indiana (33%), Nevada (54%), Ohio (34%), and California (98%). Except for Nevada (37%) and California (2%), about half to two-thirds of the husbands in each sample were employed in the following occupations: operatives, clerical and sales, or other skilled or semiskilled occupations.

In general, the frequencies of husbands' employments in the remaining occupational types were, in declining order, semiprofessional, professional, proprietor, and farm operator. In the following states, at least 20 percent of the husbands were in semiprofessional or professional occupations: Missouri (30%), Nebraska (28%), Wisconsin (27%), Illinois (26%), Kansas (24%), Iowa (23%), and Hawaii (20%). Proprietorships in nonfarm or farm enterprises were comparatively most frequent in the rural samples of Iowa (17%), Vermont (14%), Missouri and Nebraska (12% each), and Kansas (4%). The percentages of proprietorships for the urban low-income areas and for the special populations of California and Texas were all zero or approaching zero.

Other main earner (No table). This refers to a family member, other than the respondent or husband, who was the major contributor to the family money income. Respondents for four state samples (Iowa, Kansas, Illinois, and Vermont) reported no other main earner, and only one or two were named for families studied in Missouri, Nebraska, Indiana, and Wisconsin. In the remaining samples, the proportions with a main earner other than the husband or respondent were as follows: California (36%), Texas (8%), Nevada (5%), Hawaii (3%), and Ohio (2%).

Table 25. Husband's occupational type.

Sample areas within states	No. in sample	Husbands employed	Occupational type								Total employed
			Professional	Proprietor	Semi-professional	Skilled; clerical & sales	Farm operator	Operative; semi-skilled	Unskilled		
	N	%	%	%	%	%	%	%	%	%	
Rural small places:											
Iowa -----	165	162	98.2	13.6	13.6	9.3	22.8	3.1	25.9	11.7	100.0
Kansas -----	118	118	100.0	7.6	2.5	16.1	29.7	1.7	29.7	12.7	100.0
Missouri -----	189	186	98.4	16.1	8.6	14.0	31.2	3.2	18.8	8.1	100.0
Nebraska -----	203	201	99.0	18.9	11.4	9.5	30.4	0.5	17.9	11.4	100.0
Urban low-income areas:											
Hawaii -----	146	132	90.4	8.3	0.8	11.4	27.9	0.0	25.8	25.8	100.0
Illinois -----	208	204	98.1	15.2	2.9	10.3	36.3	0.0	16.2	19.1	100.0
Indiana -----	153	153	100.0	6.5	1.3	3.3	31.4	0.0	24.8	32.7	100.0
Nevada -----	142	142	100.0	2.8	1.4	4.9	21.1	0.0	15.5	54.3	100.0
Ohio -----	123	117	95.1	0.9	0.9	12.8	20.5	0.0	30.8	34.1	100.0
Wisconsin -----	146	146	100.0	9.6	0.0	17.1	30.8	0.0	22.6	19.9	100.0
Other populations:											
California -----	167	164	98.2	0.0	0.0	0.0	0.6	0.0	1.2	98.2	100.0
Texas -----	176	165	93.7	2.4	0.0	0.6	7.3	0.0	58.2	31.5	100.0
Vermont -----	202	202	100.0	5.4	2.5	10.9	24.2	11.4	23.8	21.8	100.0

Respondent's parents

Educational levels (tables 26 and 27). In all samples except for Illinois (43%), half or more of the respondents' fathers had had 8 grades or less of schooling (table 26). The proportions ranged from 50 percent in Kansas to 75 percent in Indiana and 90 percent in Texas. For nine states the percentages were within 53 to 66 percent of fathers with less than 8 grades of schooling.

Respondents' fathers who had finished high school, with or without subsequent training or collegiate study, ranged from 5 percent (Texas) to 40 percent (Illinois). Proportions for all other states fell within a range of 21 to 34 percent except for California (14%) and Indiana (9%). Highest percentages with collegiate study were in Illinois (14%) and Nebraska (10%); the lowest were in California (2%) and Texas (1%).

When the educational levels of the respondents' mothers (table 27) and fathers (table 26) were

Table 26. Respondent's father's educational attainment.

Sample areas within states	Schooling completed						
	Eight grades or less	Some high school	Some high school & job training	Finished high school	High school & job training	College	All fathers
	%	%	%	%	%	%	N
Rural small places:							
Iowa -----	66.1	11.3	1.2	14.3	0.6	6.5	100.0 168
Kansas -----	49.6	16.5	0.0	23.5	2.6	7.8	100.0 115
Missouri -----	57.4	9.3	0.5	25.7	1.6	5.5	100.0 183
Nebraska -----	56.8	9.8	0.0	21.6	1.5	10.3	100.0 194
Urban low-income areas:							
Hawaii -----	56.2	12.6	4.8	13.2	6.6	6.6	100.0 167
Illinois -----	43.4	16.1	0.9	24.0	1.8	13.8	100.0 217
Indiana -----	74.6	15.6	0.8	7.1	0.0	4.9	100.0 122
Nevada -----	63.8	12.1	1.3	14.8	2.0	6.0	100.0 149
Ohio -----	56.2	16.4	0.0	18.0	0.0	7.4	100.0 122
Wisconsin -----	52.8	14.0	1.3	21.7	1.9	8.3	100.0 157
Other populations:							
California -----	58.4	22.9	5.2	8.3	3.1	2.1	100.0 96
Texas -----	89.6	4.6	0.4	3.1	0.8	1.3	100.0 239
Vermont -----	63.7	12.7	1.5	15.2	2.0	4.9	100.0 204

Table 27. Respondent's mother's educational attainment.

Sample areas within states	Schooling completed						
	Eight grades or less	Some high school	Some high school & job training	Finished high school	High school & job training	College	All mothers
	%	%	%	%	%	%	N
Rural small places:							
Iowa -----	42.4	9.9	1.2	34.9	3.5	8.1	100.0 172
Kansas -----	39.8	20.4	0.0	25.7	5.5	10.6	100.0 113
Missouri -----	47.1	10.7	0.5	34.2	1.6	5.9	100.0 187
Nebraska -----	48.4	13.3	1.0	26.0	3.6	7.7	100.0 196
Urban low-income areas:							
Hawaii -----	61.6	13.2	1.7	11.5	6.3	5.7	100.0 174
Illinois -----	41.4	18.7	0.8	27.0	2.1	10.0	100.0 241
Indiana -----	69.1	17.3	2.1	7.5	1.5	2.3	100.0 133
Nevada -----	54.9	21.7	0.6	13.9	1.1	7.8	100.0 180
Ohio -----	51.1	19.3	1.5	23.7	0.0	4.4	100.0 135
Wisconsin -----	45.4	17.6	0.6	27.3	2.8	6.3	100.0 176
Other populations:							
California -----	60.8	18.6	10.3	6.2	3.1	1.0	100.0 97
Texas -----	81.0	10.9	0.4	6.9	0.0	0.8	100.0 248
Vermont -----	49.5	14.9	1.9	26.0	1.4	6.3	100.0 208

compared, proportions who had completed high school were similar in all samples except for Iowa, Kansas, Missouri, Nebraska, Wisconsin, and Vermont where comparatively more mothers than fathers had completed high school. The percentages of mothers and fathers who had had one or more years of college education did not differ greatly in any of the samples.

Occupational type (tables 28 and 29). Each respondent was also asked about the main occupation of each of her parents. As was to be expected, farming was the modal occupation reported for their fathers in the rural samples of Iowa, Missouri, Nebraska, and Vermont. In the small rural places of northeast Kansas, other occupations of fathers were almost equal in frequency to farming; clerical and sales along with other skilled work, and unskilled employments.

reported most frequently in Hawaii (16%), Illinois (16%), Wisconsin (12%), and Kansas (12%).

Extents to which the respondents' mothers had been employed for pay differed from 19 percent in the Missouri and Nebraska samples to 45 percent in Nevada. In Hawaii, Illinois, Ohio, and Texas, approximately a third were reported as having been employed.

"Unskilled" was the modal classification for mothers in all samples except Missouri and Nebraska where skilled, clerical and sales work was comparatively more frequent. The percentages of mothers in unskilled occupations ranged from 28 in Missouri to 70 in Indiana, 91 in Texas, and 100 among the California migrants. Employment in skilled, clerical, and sales work was second highest in frequency for most samples. Professional or semiprofessional occupations were reported for a fifth to a third of the

Table 28. Respondent's father's main occupational type.

Sample areas within states	Occupational type									N
	Profes- sional	Propri- etor	Semi- profes- sional	Skilled; clerical & sales	Farm oper- ator	Oper- ative; semi- skilled	Un- skilled	Not em- ployed	All fathers	
	%	%	%	%	%	%	%	%	%	
Rural small places:										
Iowa -----	2.7	3.8	3.3	15.3	54.1	6.6	14.2	0.0	100.0	183
Kansas -----	7.3	3.3	4.9	25.2	26.0	7.3	26.0	0.0	100.0	123
Missouri -----	5.6	6.6	4.5	20.7	38.3	8.6	15.7	0.0	100.0	198
Nebraska -----	5.3	9.7	2.9	16.0	50.6	6.3	9.2	0.0	100.0	206
Urban low-income* areas:										
Hawaii -----	6.0	4.5	10.0	23.5	8.0	22.5	25.5	0.0	100.0	200
Illinois -----	7.7	5.9	8.1	26.3	18.8	14.4	17.7	1.1	100.0	271
Indiana -----	3.0	3.6	3.0	18.1	28.3	13.9	28.9	1.2	100.0	166
Nevada -----	4.0	5.9	3.0	19.3	17.3	14.4	35.1	1.0	100.0	202
Ohio -----	2.6	3.2	6.5	13.5	14.8	20.6	38.2	0.6	100.0	155
Wisconsin -----	4.2	5.2	7.9	33.0	8.9	8.9	31.4	0.5	100.0	191
Other populations:										
California -----	0.7	1.3	0.0	1.3	0.0	20.1	76.6	0.0	100.0	149
Texas -----	1.6	0.8	0.0	6.9	11.0	49.2	30.5	0.0	100.0	246
Vermont -----	4.2	3.8	4.7	19.7	39.4	16.0	12.2	0.0	100.0	213

Proportions of fathers in unskilled occupations ranged from 9 percent in Nebraska to 77 percent in California. In Texas and the urban samples, percentages of unskilled fathers differed from 18 for Illinois to 38 for Ohio. Although 56 percent of the respondents' fathers in the Texas sample had been in semiskilled, skilled, or kindred employments, the percentages for all other samples ranged from 21 for California to 46 in Hawaii.

In Nebraska, 10 percent of the fathers had been proprietors in nonfarm business enterprises; for all other samples, the percentages were 7 or below. Professional and semiprofessional occupations were

mothers in Kansas, Missouri, Nebraska, Illinois, Wisconsin, and Vermont; percentages for other states ranged from 18 in Nevada to 0 in California.

Significant Associations With the Income Index

The extent to which a family's money income was lower, equal to, or higher than its estimated poverty threshold was represented by the income

Table 29. Respondent's mother's main occupational type.

Sample areas within states	No. in sample	Occupational types of employed mothers								
		Respondents'		Profes- sional	Propri- etor	Semi- profes- sional	Skilled; clerical & sales	Oper- ative semi- skilled	Un- skilled	Total em- ployed
		mothers employed								
		N	%							
Rural small places:										
Iowa -----	185	49	26.5	14.3	0.0	2.0	28.6	10.2	44.9	100.0
Kansas -----	126	31	24.6	25.8	0.0	6.5	25.8	6.5	32.2	96.8 ^a
Missouri -----	201	39	19.4	10.3	0.0	10.3	43.5	7.7	28.2	100.0
Nebraska -----	207	41	19.8	22.0	0.0	2.4	34.2	7.3	31.7	97.6 ^a
Urban low-income areas:										
Hawaii -----	200	67	33.5	9.0	3.0	4.5	28.4	17.9	37.2	100.0
Illinois -----	279	100	35.8	11.0	0.0	10.0	24.0	8.0	47.0	100.0
Indiana -----	187	47	25.1	6.4	0.0	4.3	10.6	8.5	70.2	100.0
Nevada -----	222	99	44.6	10.1	0.0	8.1	11.1	7.1	63.6	100.0
Ohio -----	158	56	35.4	7.1	0.0	3.6	10.7	16.1	57.1	94.6 ^a
Wisconsin -----	208	58	27.9	12.1	1.7	10.3	22.4	10.3	43.2	100.0
Other populations:										
California -----	161	46	28.6	0.0	0.0	0.0	0.0	0.0	100.0	100.0
Texas -----	255	89	34.9	2.2	0.0	0.0	2.2	4.5	91.1	100.0
Vermont -----	217	60	27.6	13.3	0.0	6.7	31.7	10.0	38.3	100.0

^aOf the respondents' mothers who were employed, farming represented 3.2 percent for Missouri, 2.4 percent for Nebraska, and 5.4 percent for Ohio.

index. When appropriate, this measure was tested with other variables of the study to identify those characteristics most prone to be associated significantly with comparative financial disadvantage and also to obtain clues concerning the need for further analyses to identify more thoroughly the patterns of living of the disadvantaged.

No tests were made for five of the 18 demographic variables because, for all samples, cells of the matrices did not meet the two criteria for appropriateness of the chi-square test, as stated in the Procedure. The characteristics not tested were the age and job training of the respondents and the age, education, and job training of their husbands. Further study is needed to determine whether or not recategorization of these variables, as well as of the income index, would increase the number of matrices appropriate for the test of association. Further, Pearson product-moment correlation could be used for continuous variables, such as age and education.

Summary

In table 30 are results of chi-square tests to identify associations of demographic characteristics with the income index, as well as a record of samples for which matrices were not appropriate for

application of the chi-square technique. This summary is based on an inventory of statistics related to the chi-square test (see Appendix C). For those samples that yielded a significant association at the 0.05 level of probability, trends involved in the association are reported in table 31. For the respective categories of each demographic variable, the proportions of families with income indexes under 125 are given. The categories are arranged with those attributes most prone to be characteristic of financially disadvantaged families listed to the left of the others.

Family size and number of parents were the two characteristics most inclined to be related to the comparative levels of estimated adequacy of money income. Eight of the nine tests for family size were significant at the 0.05 level or beyond, and one (Hawaii) was marginal with a probability of higher than 0.05 but lower than 0.10. Included were the four samples from rural small places of the Missouri Valley area, three of the six from the urban low-income areas, and the rural samples from Texas and Vermont. As reported in table 31, families of 4.1 persons or larger were much more prone to have income indexes under 125 than were the smaller families.

Number of parents in the household was significantly related to the income index in all samples from urban low-income areas and from Texas, but

BEST COPY AVAILABLE

Table 30. Summary of chi-square tests to identify associations of demographic measures with the income index.^a

Demographic measures	Results by population type and sample areas within states												
	Rural small places				Urban low-income areas						Other populations		
	Ia.	Kan.	Mo.	Neb.	Haw.	Ill.	Ind.	Nev.	Ohio	Wis.	Cal.	Tex.	Vt.
Family characteristics:													
Family size ----- (Year-equivalent persons)	++	++	++	++	+	++	0	0	0	++	0	++	++
Age of oldest minor child in household -----	+	-	+	-	0	+	0	0	0	0	0	++	++
Family type:													
One or two parents -----	0	0	0	0	++	++	++	++	++	++	0	++	0
Number of years family has been formed -----	-	0	0	0	-	0	0	0	0	0	0	+	0
Respondents' characteristics:													
Race -----	0	0	0	0	0	++	0	0	++	0	0	0	0
Age -----	0	0	0	0	0	0	0	0	0	0	0	0	0
Educational attainment ---	0	0	0	0	0	++	0	0	0	0	0	0	-
Occupational status -----	+	0	0	0	0	0	0	0	0	0	0	0	0
Job training -----	0	0	0	0	0	0	0	0	0	0	0	0	0
Husband's characteristics:													
Age -----	0	0	0	0	0	0	0	0	0	0	0	0	0
Educational attainment ---	0	0	0	0	0	0	0	0	0	0	0	0	0
Job training -----	0	0	0	0	0	0	0	0	0	0	0	0	0
Occupational type -----	++	-	+	++	0	0	0	0	0	++	0	0	++
Migratory characteristics:													
Place of birth related to current residence:													
Respondent -----	-	-	-	0	-	-	-	0	++	-	0	0	-
Husband -----	-	-	-	0	-	-	0	0	0	-	0	0	-
Part of life spent in rural areas:													
Respondent -----	0	-	-	-	-	-	++	-	0	-	-	-	0
Husband -----	0	-	-	0	0	0	0	0	0	0	-	+	0
Number of moves family made in last five years -----	+	-	-	0	-	++	0	-	0	0	0	0	-

^aKey to symbols: 0 = No chi-square test made; cell numbers of matrix not adequate.
 - = Test not significant within 0.1000 level of probability.
 + = Test marginally significant from 0.0501 to 0.1000 level of probability.
 ++ = Test significant from 0.0500 to 0.0000 level of probability.

not in the rural small places. Proportions of one-parent families with income indexes under 125 were more than double those of two-parent families in most samples.

In addition to family size and number of parents, the occupational status categories of the husbands were significantly related to the income index in four of the six states tested. All of these except Wisconsin were rural samples. Except in the Iowa sample, blue collar employees, much more than white collar, had income indexes under 125.

The only samples for which tests could be made of income adequacy and race of the respondent

were those from Illinois and Ohio. Significant associations were found for both. The proportions of income indexes under 125 were much higher among black respondents than among whites.

Demographic characteristics for which two or more tests were made, but comparatively few significant associations with the income index were found, included: age level of oldest minor child in the home; number of years the family had been formed; the respondent's educational attainment and place of birth; parts of their lives the respondents and their husbands had lived in rural areas; and the number of moves the family had made in the past 5 years.

Table 31. Proportions of families with income indexes under 125 within demographic variable categories and total samples for states.^{a,b}

Demographic measures by sample areas within states	Percentages of families with income indexes under 125		
<u>Family characteristics:</u>			
Family size:	<u>4.1 persons or larger</u>	<u>4.0 persons or smaller</u>	<u>Total sample</u>
Iowa	26.3	8.7	16.2
Kansas	26.4	9.1	16.8
Missouri	26.8	4.3	12.8
Nebraska	12.7	6.5	9.6
Illinois	37.0	17.7	26.3
Wisconsin	46.9	36.6	40.9
Texas	62.2	39.2	52.8
Vermont	51.2	31.3	42.4
Age level of eldest minor child in home:	<u>12 to 17 years</u>	<u>Under 12 years</u>	<u>Total sample</u>
Texas	58.8	44.1	52.8
Vermont	58.1	32.3	42.6
Number of parents:	<u>One parent</u>	<u>Two parents</u>	<u>Total sample</u>
Hawaii	58.1	33.8	46.0
Illinois	52.9	15.1	26.6
Indiana	65.0	26.2	34.4
Nevada	55.8	21.2	34.9
Ohio	62.2	32.4	41.3
Wisconsin	65.6	29.5	40.9
Texas	72.0	43.5	52.8
Number of years formed	<u>20 or more</u>	<u>Less than 20</u>	<u>Total sample</u>
Texas	71.9	43.7	52.8

^aStates are listed only if their sample matrices yielded a probability of 0.0500 or higher.

^bAn asterisk (*) before the name of a state indicates that its sample had a gamma value of less than 0.200, which reflects a nonlinear association of the two variables.

Table 31. (Continued)

Demographic measures by sample areas within states	Percentages of families with income indexes under 125		
<u>Respondents' characteristics:</u>			
Race:	<u>Black</u>	<u>White</u>	<u>Total sample</u>
Illinois	57.1	19.1	26.6
Ohio	50.6	29.9	41.3
Educational achievement	<u>Less than 12 grades</u>	<u>12 grades or more</u>	<u>Total sample</u>
Illinois	37.4	20.9	26.6
<u>Husbands' occupational type:</u>	<u>Blue collar</u>	<u>White collar</u>	<u>Total sample</u>
Iowa	10.0	12.5	10.9
Nebraska	12.4	3.8	9.0
Wisconsin	35.4	5.7	27.6
Vermont	46.3	13.2	40.1
<u>Migratory characteristics:</u>			
Place of birth of respondent	<u>50 miles or more away</u>	<u>Within 50 miles</u>	<u>Total sample</u>
Ohio	47.9	30.4	41.3
Part of life in rural areas-Respondent	<u>Half or more of life</u>	<u>Less than half of life</u>	<u>Total sample</u>
*Indiana	52.5	29.5	34.4
Number of times family moved last 5 years	<u>3 or more times</u>	<u>0, 1, or 2 times</u>	<u>Total sample</u>
Illinois	37.6	19.4	28.9

RESOURCE FACTORS

The comprehensive scope of the study made it impossible to examine all patterns of resources related to the ways of life of disadvantaged and other families. Special attention was given to amounts and sources of income, contributors to earned income, fixed financial commitments, means of transportation, housing, communication media, and finally, the respondents' perceptions of money problems and their families' present situations compared with past experiences. No effort was made to identify patterns of family expenditures or savings.

Money Income

Means of obtaining data

Income data were carefully collected to obtain as complete information as possible in an interview of limited duration. First, respondents were asked to check a two-page listing of sources of income as to whether or not they had received money from any of these during the 12 months before the interview. Then, for those sources from which they had derived money incomes, they were asked how much this amounted to for the year. The sources of money income were classified by eight types as follows: earned income, returns from investments, social security, benefits related to jobs, armed service benefits, welfare payments, legal arrangements, and gifts and inheritances.

In questioning more closely about earned income, the respondents were first asked who in the family had worked during the last 12 months. For each worker whose earnings were \$100 or more in the course of the year, the respondents were asked to specify the kind of job, type of employment (business, industry, or product), number of employers they had had for each type of job, number of weeks worked on that job, number of hours worked per week, and amount of take-home pay received. Earned income was calculated on an annual basis, using information obtained by questions on length of pay period, amount of take-home pay per period, and amount of fluctuations in pay from an average pay check.

To obtain information on self-employment, the respondents were asked the type of business owned or operated, gross receipts, expenses of the business, and net profit or loss. The net figure was later used as the income figure from self-employment. Respondents were told they could use figures from the previous year's tax returns to obtain as accurate information as possible.

When questions were asked about fixed financial commitments, the respondent was also asked to indicate which of these were payroll deductions. Such deductions included installment payments to credit unions, insurance payments of various kinds, union dues, United Fund and similar deductions, and child support or other attachments on the pay check. These were later added to the take-home

pay figure to obtain a more accurate figure for disposable income of the family.

In the analysis of the data, earned income refers to the take-home pay received by the family or by a particular family member. Total family income refers to the sum of money income received from all sources, exclusive of gifts and inheritances. Total family disposable income, the figure used in calculating the income index based on the poverty threshold, consisted of total money income plus pay check deductions other than income and Social Security taxes.

Size of income

Total family income (table 32). Total family income was divided into categories of \$2,000 intervals with those families receiving under \$4,000 grouped together and those receiving \$12,000 and over combined. The distribution of families was fairly even, with a few outstanding distortions. California's migrant sample had 62 percent and Texas had 36 percent in the "Under \$4,000" category. In the rural areas of Iowa, Kansas, Missouri, and Nebraska, 8 percent or fewer were in this same category. These rural samples, plus Hawaii, Illinois, Nevada, and Ohio, had 12 percent or more in the highest level of \$12,000 and over.

In the rural small places (Iowa, Kansas, Nebraska, and Missouri), median incomes were found within the \$8,000 to \$9,999 level. Medians dropped to between \$6,000 and \$7,999 in the urban samples from Hawaii, Illinois, Indiana, Nevada, and Ohio and even lower to between \$4,000 and \$5,999 for Wisconsin, Texas, and rural Vermont. Thus, the income levels differed appreciably according to the nature of the sample area selected.

Income index (table 33). Because families differ not only in size but also in sex and age composition, the income index is a more accurate measure

Table 32. Total family income.

Sample areas within states	Money income from all sources							All families
	Under \$4000-	\$6000-	\$8000-	\$10,000-	\$12,000			
	\$4000	\$5999	\$7999	\$9999	\$11,999	\$ over		
	%	%	%	%	%	%	%	N
Rural small places:								
Iowa	7.8	20.7	20.9	22.9	14.5	13.4	100.0	174
Kansas	5.0	14.3	26.1	22.7	13.4	18.5	100.0	119
Missouri	5.3	15.0	29.4	20.9	17.6	11.8	100.0	187
Nebraska	5.3	10.0	23.4	23.4	17.2	18.7	100.0	209
Urban low-income areas:								
Massachusetts	18.3	19.3	19.3	14.4	10.9	17.8	100.0	202
Illinois	18.1	22.0	23.4	11.2	11.2	16.1	100.0	286
Indiana	13.8	25.9	25.9	18.0	10.1	6.3	100.0	189
Nebraska	24.3	19.3	15.6	17.0	11.0	12.8	100.0	218
Ohio	22.7	20.0	23.3	16.0	6.0	12.0	100.0	150
Wisconsin	10.6	21.8	20.7	12.4	8.3	6.2	100.0	193
Other populations:								
California	62.0	16.6	10.1	3.0	5.3	3.0	100.0	189
Texas	36.0	27.2	22.0	9.6	2.4	2.8	100.0	250
Vermont	16.6	36.4	23.0	11.1	7.8	3.1	100.0	203

^a See Figure 1 and Tables I and 15 for descriptions of areas and populations sampled within each state.

of probable income adequacy than is total money income. As used in this study, an income index of 100 represents a family income that should support a family of a given size and composition at a strict economy level of consumption. Families with indexes lower than 100 are likely to be financially disadvantaged, at least from the point of view of money income. Those with indexes from 100 to 125 or 149 may have small margins of income beyond strict necessities, while those with higher indexes probably are comparatively advantaged in income. These distributions are shown graphically in table 34.

Of course, the real benefits that families realize from given levels of income will be constrained by numerous environmental circumstances. Among these are community differences in purchasing power of the dollar, varying effectiveness of family money management, unique demands upon income, and different extents to which needed goods and services are obtained by means other than purchase with money.

Table 33. Income index distributions.

Sample areas within areas	Index not deter- mined	Index of comparative adequacy								Total
		Under	75-	100-	125-	150-	200 &			
		75	99	124	149	199	over			
	N	%	%	%	%	%	%	%	N	
Rural small places:										
Iowa	6	4.5	3.4	8.9	9.5	26.3	57.9	100.0	179	
Kansas	7	1.7	5.0	10.1	7.6	21.0	54.6	100.0	119	
Missouri	15	2.1	4.3	6.4	13.9	20.3	53.0	100.0	187	
Nebraska	0	1.9	2.9	4.8	8.6	23.9	57.9	100.0	209	
Urban low-income areas:										
Hawaii	0	19.3	13.4	13.4	11.4	17.3	25.2	100.0	202	
Illinois	1	8.7	8.0	9.8	11.9	18.5	43.1	100.0	286	
Indiana	4	13.2	10.6	10.6	12.7	24.9	28.0	100.0	189	
Nevada	9	17.8	9.8	7.0	10.7	22.0	32.7	100.0	214	
Ohio	20	12.7	14.7	14.0	10.0	12.7	35.9	100.0	150	
Wisconsin	13	18.1	9.8	13.0	13.3	16.1	29.5	100.0	193	
Other populations:										
California	0	30.8	17.2	17.2	8.3	4.7	1.8	100.0	159	
Texas	9	27.6	11.2	14.0	13.2	19.2	14.8	100.0	250	
Vermont	0	13.4	13.4	15.7	14.7	27.1	15.7	100.0	217	

Table 34. Summary of income index distributions. ^{a, b, c}

```

Rural small places:
 Iowa ----- DDD Dddd ===== AAAAAAAAAAAAAAAAAAAAAAAAAAAAA
 Kansas ----- DD dddd ===== AAAAAAAAAAAAAAAAAAAAAAAAAAAAA
 Missouri ----- DD ddd ===== AAAAAAAAAAAAAAAAAAAAAAAAAAAAA
 Nebraska ----- DD dd ===== AAAAAAAAAAAAAAAAAAAAAAAAAAAAA

Urban low-income areas:

 Hawaii ----- DDDDDDDDDDDDDDD dddddd ===== AAAAAAAAA
 Illinois ----- DDDDDDD dddd ===== AAAAAAAAAAAAAAAAAAAAA
 Indiana ----- DDDDDDDDDDDDD dddd ===== AAAAAAAAAAAAAAA
 Nevada ----- DDDDDDDDDDDDD dddd ===== AAAAAAAAAAAAAAA
 Ohio ----- DDDDDDDDDDDDD dddd ===== AAAAAAAAAAAAAAA
 Wisconsin ----- DDDDDDDDDDDDD dddd ===== AAAAAAAAAAAAA

Other populations:

 California ----- DDDDDDDDDDDDDDDDDDDDDDDDDDDDD dddd-dddd =====
 Texas ----- DDDDDDDDDDDDDDDDDDDDDDDDDDDDD dddd =====
 Vermont ----- DDDDDDDDDDDDD dddddd ===== AAAAAAAAAAAAA

```

^aD = definitely disadvantaged families as identified by income indexes under 100.

d = disadvantaged families with income indexes from 100 to 124.

m = marginal income families with income indexes from 125 to 149.

a = comparatively advantaged families with income indexes of 150 to 199.

A = definitely advantaged families with income indexes of 200 and over.

^b Each symbol represents 2 percentage points.

^c Percentage distributions on which this table is based are given in Table 33. They represent the numbers of families for which income information was available.

Differences in distributions for the respective states seem consistent with what would be expected from the major characteristics of the population samples. For example, as illustrated in table 34, the cross-section samples of rural small towns of Iowa, Kansas, Missouri, and Nebraska had the lowest proportions of comparatively disadvantaged families from the point of view of income (8% or lower). In contrast, income indexes below 100 represented a fourth to a third of families in all other samples except Illinois (17%), the Texas blacks (39%), and California migrants (68%).

Sources of family income

Ninety percent or more of the families in each of the state samples received earned income except for those in Hawaii and Indiana (89% each), Ohio (82%), and Wisconsin (79%) (table 35). As expected, this was the most common source of income. Earnings included salary or wages, profits from own business, roomers and (or) boarders, sale of home-made products, bonus, commission, and income tax refund.

In eight of the 13 samples, the next most common source of income was investments, which included rents received from property, interest and dividends, annuities, trusts, periodic insurance payments, and royalties. The range for the 13 states was from a low of 1 percent in California to a

high of 39 percent in Hawaii and Nebraska. There seemed to be no particular pattern with respect to the general types of area samples, that is, the rural small places, the urban low-income areas, and "other populations."

Except for the rural and the migrant families, the third most frequent source of income usually was from welfare benefits, which included Aid to the Blind, Aid to Permanently and Totally Disabled, Old Age Assistance, Aid to Families with Dependent Children, general welfare assistance, and private agency aid. The percentages receiving welfare benefits ranged from a low of 3 percent in rural towns of southeast Nebraska to a high of 33 percent in the urban low-income samples in Hawaii. In samples of all urban low-income areas and of the black families in eastern Texas, at least one of every 10 families had welfare payments as a source of income during the year before the interview. For four of the six urban low-income samples, the proportions with welfare income were at least one of every five families.

Gifts and inheritances (including money gifts, prizes, windfalls, money inherited, and lump sum life insurance benefits) were relatively unimportant as sources of income except for Hawaii where 32 percent of the families reported receiving income of this type. Gifts and inheritances were received by 12 percent or less of the families in the other state samples.

Except for the Texas sample where 14 percent of the respondents reported Social Security as a

Table 35. Families receiving income from various sources.^a

Sample areas within states	Sources of family income								Total
	Earnings	Investments	Social security	Job related benefits	Armed service benefits	Welfare benefits	Legal arrangements	Gifts & inheritances	
	%	%	%	%	%	%	%	%	N
Rural small places:									
Iowa -----	94.1	26.5	8.6	4.9	9.7	4.9	5.4	10.3	185
Kansas -----	92.9	30.2	7.1	7.9	17.5	6.3	3.2	4.8	126
Missouri -----	92.5	17.8	6.9	7.9	4.5	4.0	4.5	4.5	202
Nebraska -----	98.1	38.8	1.0	9.6	12.0	2.9	4.3	12.4	209
Urban low-income areas:									
Hawaii -----	88.6	38.6	7.9	9.9	9.4	33.2	8.9	32.2	202
Illinois -----	90.6	30.3	4.9	8.0	6.3	22.0	12.2	11.5	287
Indiana -----	89.1	10.9	8.8	3.1	2.1	14.0	9.8	5.2	193
Nevada -----	91.5	6.7	6.3	6.7	6.7	25.1	10.8	7.6	223
Ohio -----	81.8	19.4	7.1	14.1	4.7	25.3	11.2	9.4	170
Wisconsin -----	78.8	19.7	7.2	7.7	12.0	18.8	5.3	7.2	208
Other populations:									
California -----	98.8	1.2	1.2	6.5	0.6	6.5	0.6	0.6	169
Texas -----	90.0	4.2	14.3	1.9	6.2	11.2	4.2	2.7	259
Vermont -----	95.9	22.6	5.1	7.8	7.8	8.8	4.1	5.1	217

^aSince families often received income from several sources, the percentages for a given sample do not total 100; that is, the categories are not mutually exclusive.

source of income, less than 10 percent of families in all samples had income of this type. Social Security included survivor's disability and retirement benefits.

Income from benefits related to the job included workmen's compensation, disability insurance, unemployment insurance, and supplementary unemployment benefits. Except in Ohio (14%), less than one of every 10 families within each of the samples had money income from this source.

Included under "armed service benefits" were serviceman's pay or family allotment, veteran's educational benefits, and service-connected pension, disability, or retirement. For 10 of the 13 samples, less than 10 percent of the respondents reported family income of this type. This was a more frequent source for the samples in Kansas (18%), Nebraska (12%), and Wisconsin (12%).

Legal arrangements included child support payments, alimony or equivalent, and other legally-directed payments. Money income of this type was reported relatively more often within the urban low-income samples than by others, except for Wisconsin; the percentages for these samples ranged from 9 in Hawaii to 12 in Illinois. For the Wisconsin sample and those of rural areas and special populations, the percentages with income from legal arrangements ranged from less than 1 among the migrants in California to 5 in the rural small places of southwest Iowa and the urban low-income area in Wisconsin.

Contributors to earned family income

Data were collected on all individuals in the family who worked during the past 12 months and contributed more than \$100 to the family earned income. Contributors were divided into the classifications reported in tables 36 and 37. For purposes of interpretation, percentages in certain categories have been combined to represent proportions of wives, husbands, and other persons who were contributors.

Two-parent families (table 36). Among the families with two parents present, almost all husbands contributed to the earned income. Only in samples from Indiana (70%), Vermont (61%), Wisconsin (60%), and Illinois (55%), however, was the husband the sole earner in more than half the families. In Nevada, 11 percent of all families had the wife as the sole earner, the highest proportion for any sample. A few two-parent families had no earners. In California and Hawaii at least three of every 10 families received earned income from family members or other persons than the husband and wife. Contributions by "Others" were reported less frequently in all other samples.

Families with husband absent for part or all year (table 37). Interpretations of percentages reported in table 37 should be made cautiously, keeping in mind that numbers of single-parent families were low in many of the samples. Numbers were highest in Texas (N = 85) and in the urban

low-income areas where the range was 41 to 87 families. Further, in some households, the husband was present part of the year and usually contributed to the earned income. This was most frequently the case in samples from Kansas, Nebraska, and California.

Considering only families with husband absent, no earners of any kind were reported for at least one of every five families in Iowa, Vermont, and all the six samples from urban low-income areas except Nevada. In these situations, money incomes were derived from sources other than earnings.

In all the 13 samples, from 32 to 73 percent of the wives, with or without the help of others, contributed to some extent to their families' earned incomes. Wives were more frequent contributors than were absent husbands or other persons in all samples except Kansas and California. Only in California did absent husbands contribute to earned income more frequently than did wives; in Kansas their rates of employment were equal. In four states (California, Kansas, Nebraska, and Vermont), from 25 to 75 percent of the absent husbands were earners; in five samples less than 10 percent contributed. Contributions of children or other persons were reported for 23 to 50 percent of the families in seven states in which husbands were absent all or part of the year.

Earned income as a percentage of total family income (table 38)

For analysis, data on earned income were reported as a percentage of total money income in the following classifications: "no earnings," "less than 10 percent," "10-24 percent," "25-49 percent," "50-74 percent," and "75 percent or more" earned income. In general, families tended to have earned most or all of their money incomes. However, 160 of the 2,543 families from whom income data were obtained in the study had earned none of their incomes. The range of percentages of families earning 75 percent or more of their total income was from a low of 62 percent in Hawaii to a high of 95 percent of the migrants in California.

Respondent's earned income as a percentage of total family income (table 39)

With the general trend toward increased employment of women, the question often arises concerning the extent to which mothers are employed for pay and how much they contribute to earned incomes of their families. Except in sample areas of Nevada (62%) and Texas (61%), half or less of the respondents had earned as much as \$100 during the last year. Lowest proportions were in Vermont (26%), Indiana (28%), and Wisconsin (33%). Other percentages ranged from 41 in California to 50 in Iowa.

In most of the samples, when the respondents did earn, the modal contribution was between a fourth and a half of the family earned income. In Kansas and Hawaii, however, the numbers who contributed

Table 36. Contributors to earned income in families with two parents present for entire year.

Sample areas within states	Husband				Wife				No earn- ers	Unde- ter- mined	All families	N
	Only	Plus wife	Plus others	Plus wife & others	Only	Plus others	Others only					
	%	%	%	%	%	%	%	%	%	%		
Rural small places:												
Iowa -----	36.1	40.5	6.3	14.6	0.6	1.3	0.0	0.6	0.0	100.0	158	
Kansas -----	42.1	38.3	7.5	10.3	0.0	0.0	0.0	0.9	0.9	100.0	107	
Missouri -----	43.6	38.6	4.3	11.4	0.5	0.0	1.1	0.5	0.0	100.0	184	
Nebraska -----	35.4	41.7	8.3	12.0	2.6	0.0	0.0	0.0	0.0	100.0	192	
Urban low-income areas:												
Hawaii -----	38.4	26.2	7.7	18.5	3.1	1.5	1.5	3.1	0.0	100.0	130	
Illinois -----	54.5	37.5	2.0	1.5	1.0	0.0	0.0	3.5	0.0	100.0	200	
Indiana -----	70.2	21.1	5.3	0.0	0.7	0.0	0.0	2.0	0.7	100.0	152	
Nevada -----	35.4	39.1	5.1	5.1	11.0	0.7	0.7	2.2	0.7	100.0	136	
Ohio -----	45.3	35.9	5.1	2.6	4.3	0.0	1.7	5.1	0.0	100.0	117	
Wisconsin -----	59.5	24.8	3.4	4.1	0.7	0.0	4.1	3.4	0.0	100.0	145	
Other populations:												
California -----	39.8	22.8	19.1	15.3	1.2	0.6	0.0	1.2	0.0	100.0	163	
Texas -----	35.1	47.7	3.4	4.6	2.9	0.6	1.1	4.6	0.0	100.0	174	
Vermont -----	60.6	23.9	5.5	5.5	1.0	0.0	1.0	2.0	0.5	100.0	201	

Table 37. Contributors to earned income in families with husband absent for part or all of year.

Sample areas within states	Husband				Respondent ^a						N
	Only	Plus wife ^a	Plus others	Plus wife & others	Only	Plus others	Others only	No earners	Under- ter- mined	All families	
	%	%	%	%	%	%	%	%	%	%	
Rural small places:											
Iowa -----	7.4	0.0	0.0	3.7	37.1	18.5	11.1	22.2	0.0	100.0	27
Kansas -----	26.4	31.4	0.0	0.0	21.1	5.3	0.0	15.8	0.0	100.0	19
Missouri -----	5.6	16.7	0.0	0.0	33.3	38.8	0.0	5.6	0.0	100.0	18
Nebraska -----	11.8	35.3	0.0	0.0	11.8	17.6	5.9	17.6	0.0	100.0	17
Urban low-income areas:											
Hawaii -----	2.6	11.1	0.0	0.0	27.8	9.8	19.5	29.2	0.0	100.0	72
Illinois -----	4.6	1.1	0.0	0.0	55.3	5.7	3.4	29.9	0.0	100.0	87
Indiana -----	2.4	0.0	0.0	0.0	46.4	2.4	7.3	39.1	2.4	100.0	41
Nevada -----	3.4	1.1	0.0	0.0	54.3	17.1	8.0	15.0	1.1	100.0	87
Ohio -----	1.9	3.8	0.0	0.0	39.5	11.3	11.4	32.1	0.0	100.0	53
Wisconsin -----	11.1	0.0	1.6	0.0	30.2	1.6	4.8	50.7	0.0	100.0	63
Other populations:											
California -----	25.0	12.5	25.0	12.5	12.5	0.0	12.5	0.0	0.0	100.0	8
Texas -----	1.2	1.2	0.0	0.0	51.7	17.7	14.1	14.1	0.0	100.0	85
Vermont -----	12.5	12.5	0.0	0.0	37.5	0.0	12.5	25.0	0.0	100.0	16

^aThe term "wife" refers to the respondent when there was a man as the husband at some time during the year.

Table 38. Earned income from all family members as a percentage of total family income.

Sample areas within states	No. earnings	Percent of total family income						All families
		Less than 10	10-24	25-49	50-74	75 or more		
Rural small places:								
Iowa	2.8	1.7	2.3	5.4	3.4	84.7	100.0	177
Kansas	1.7	0.0	1.7	6.7	12.6	77.3	100.0	119
Missouri	1.1	0.5	1.1	1.6	4.3	91.4	100.0	186
Nebraska	1.9	0.5	0.0	2.9	2.4	92.3	100.0	209
Urban low-income areas:								
Hawaii	11.4	4.0	6.4	6.4	9.9	61.9	100.0	202
Illinois	8.8	1.7	2.1	4.9	9.5	73.0	100.0	285
Indiana	8.5	1.5	0.5	4.3	5.9	79.3	100.0	188
Nevada	5.6	1.8	2.3	5.1	6.8	76.4	100.0	216
Ohio	9.5	1.9	1.4	3.4	9.5	74.3	100.0	148
Wisconsin	15.0	2.0	3.6	3.1	7.8	68.5	100.0	193
Other populations:								
California	1.2	0.0	0.6	2.4	1.2	94.6	100.0	169
Texas	7.2	0.4	2.4	2.8	8.4	78.8	100.0	250
Vermont	3.7	0.0	2.3	1.4	6.0	86.6	100.0	216

Table 39. Respondent's earned income as a percentage of total family income.

Sample areas within states	No. earnings	Percent of total family income						All families
		Less than 10	10-24	25-49	50-74	75 or more		
Rural small places:								
Iowa	50.4	8.9	11.4	22.3	2.8	2.2	100.0	179
Kansas	51.4	10.9	16.8	17.6	0.8	2.5	100.0	119
Missouri	51.6	8.6	12.4	19.4	3.8	2.2	100.0	186
Nebraska	51.7	14.8	14.8	16.3	1.9	0.5	100.0	209
Urban low-income areas:								
Hawaii	53.5	6.4	15.8	17.3	4.5	2.5	100.0	202
Illinois	36.0	4.5	10.8	16.8	6.3	5.6	100.0	286
Indiana	72.6	0.5	6.3	12.7	4.2	3.7	100.0	189
Nevada	37.6	4.1	10.1	26.6	9.2	12.4	100.0	218
Ohio	57.4	6.0	9.3	13.3	4.7	9.3	100.0	150
Wisconsin	66.9	9.3	5.2	9.8	3.6	5.2	100.0	193
Other populations:								
California	39.1	2.4	11.8	17.2	6.5	3.0	100.0	169
Texas	49.2	2.8	9.2	28.4	8.4	12.0	100.0	250
Vermont	74.1	10.2	8.3	4.6	1.9	0.9	100.0	216

from 20 to 24 percent were almost the same as for the mode of 25 to 29 percent. In Wisconsin, the proportion contributing less than 10 percent was almost as large as that of the mode. Only one of every five respondents in Vermont had been employed, and the proportions contributed to family earned income were also low.

Assessed dependability of income (table 40)

Respondents were asked to recall all sources from which their families had received income during the past 12 months and to describe how dependable that income was. Based on the respondent's answer, which sometimes required probing by the interviewer, income dependability was categorized into "not dependable at all," "received regularly but amount varies a lot," "dependable part of the year but not all year," "dependable part received regularly plus a fluctuating amount above that," and

"steady income." The data were recoded by retaining the category "income not dependable at all," collapsing the next three categories, and re-examining income classified as "steady" by going back to the questionnaire for each family's employment and earnings data. Steady income was recoded as fluctuating if an earner worked for less than 48 weeks, a second earner in the family was employed only part-time during the year, or if an earner held two or more jobs sequentially with more than 10 percent difference in weekly pay between them. (See Appendix B.)

For each of the three levels of dependability ("not dependable," "fluctuating," and "steady") the percentages differed considerably within samples for rural small places, urban low-income areas, and other populations (table 40). Steady incomes were comparatively more frequent in the samples for Kansas (71%), Texas (68%), Wisconsin (61%), and Nebraska (54%). Except for the migrant sample in California where none of the families reported a steady income, the proportions for other samples ranged from 26 percent for Ohio to 47 percent for Hawaii.

Relatively few of the families were rated as having "not dependable" incomes, except for the rural families in Vermont for whom the proportion was one of every five families. "Fluctuating" incomes were least frequent in the samples for Texas (27%) and Kansas (29%) and most common for Iowa (69%) and Ohio (68%), except for the migrants in California where 99 percent had fluctuating incomes.

Table 40. Assessed dependability of income.

Sample areas within states	Extent of dependability			All families
	Not dependable	Fluctuating	Steady	
	%	%	%	N
Rural small places:				
Iowa	1.1	68.6	30.3	185
Kansas	0.8	28.6	70.6	126
Missouri	4.0	61.3	34.7	202
Nebraska	2.9	43.1	54.0	209
Urban low-income areas:				
Hawaii	0.5	53.0	46.5	202
Illinois	1.0	56.1	42.9	287
Indiana	2.1	53.3	44.6	193
Nevada	8.5	62.8	28.7	223
Ohio	6.5	67.5	26.0	169
Wisconsin	2.9	36.6	60.5	205
Other populations:				
California	1.2	98.8	0.0	169
Texas	4.6	27.4	68.0	259
Vermont	20.3	39.6	40.1	217

Financial Commitments

In the financial behavior patterns of most families, certain types of expenditures, such as rent and utilities, are handled by commitments to pay at regular time periods. Since World War II, an increasing proportion of families in our nation have adopted consumer credit as a way of obtaining

goods and services. Further, certain types of deductions other than taxes may be made regularly from earnings. Often families overcommit themselves to regular payments and have inadequate discretionary income left to take care of other essential purchases. To discover the fixed-commitment patterns of families who differ in residential location and various other characteristics was one of the objectives of this study.

Data were collected on financial commitments by asking respondents to "list bills or expenses you are supposed to meet regularly," including things they felt were "rather fixed, that they were obliged to or had promised to pay every week or month, or that were taken out of a paycheck." The amounts and selected types of commitments reported are summarized here.

Percentages of income allocated to financial commitments (table 41)

Except in California (24%), from 41 to 58 percent of the families in all samples had committed at least a fourth but less than a half of their annual incomes to regular financial commitments. Proportions of commitments lower than a fourth of total income were most frequent in California (53%) and Iowa (35%), and least frequent in Nevada (12%) and Illinois (14%). Proportions at this low level ranged from close to a fifth to slightly more than a fourth for most other samples. Turning to the higher levels of commitment, half or more of total money income was committed by a fifth to two-fifths of all samples except Iowa (11%). In Nevada, California, and Texas samples, commitments of 75% or higher were more frequent than in other samples (13% each).

Credit payments (table 42)

The respondents were asked to enumerate their regular payments on credit commitments for car, revolving charge accounts, finance company, and "other" types. Only half of the California migrants had fixed commitments for credit payments. Regular payments of this type ranged from 63 to 69 percent for families in Iowa, Missouri, Nebraska, Illinois, Ohio, and Wisconsin samples to from 70 to 85 percent for Kansas, Hawaii, Indiana, Nevada, Texas, and Vermont.

Insurance (table 42)

Commitments for insurance related to life or burial, health, car, and other types of protection. The migrant families in California were least likely to have insurance of any kind; only 25 percent of them were paying insurance premiums. In all other samples, 60 percent or more had insurance commitments. Of these, the lowest proportions were in Nevada (60%) and Hawaii (65%), and the highest

Table 41. Financial commitments as percentage of total family income.

Sample areas within states	Percent of total family income					All families
	Less than 10	10-24	25-49	50-74	75 or more	
	%	%	%	%	%	
Rural small places:						
Iowa	3.5	31.0	54.4	8.8	2.3	100.0 171
Kansas	1.0	19.4	48.0	25.3	6.1	100.0 98
Missouri	1.6	18.6	56.8	18.6	4.4	100.0 181
Nebraska	3.9	24.0	30.5	15.9	6.7	100.0 208
Urban low-income areas:						
Hawaii	1.5	18.8	57.9	17.8	4.0	100.0 202
Illinois	0.4	15.0	51.9	24.2	8.5	100.0 285
Indiana	0.6	19.3	55.7	17.0	7.4	100.0 176
Nevada	1.9	9.7	47.2	27.8	13.4	100.0 216
Ohio	1.6	22.8	48.1	22.0	5.5	100.0 127
Wisconsin	2.2	16.2	56.8	18.9	5.4	100.0 185
Other populations:						
California	17.1	36.0	24.2	11.4	13.0	100.0 169
Texas	0.8	21.3	41.0	20.4	12.9	100.0 249
Vermont	2.8	17.8	56.3	20.2	3.3	100.0 213

percentages (91% or more) were in Texas and the four rural small places. Other than in California, proneness to have insurance commitments was comparatively lower in the urban low-income areas.

Housing, utilities, and other fixed commitments (table 42)

Although the dollar expenditure differed, almost all families in all samples had some fixed commitments for housing and utilities, as was to be expected.

Very few expenditures for financial commitments were found in the samples other than for credit, insurance, and housing and utilities. Highest percentages for all the other types of commitments were in Nebraska (13%), Kansas (16%), and Hawaii (19%).

Transportation

Means of transportation used (tables 43 to 46)

The need for various forms of transportation, and the availability of these, presumably affect the economic status of families. It was assumed that, if the respondents said they used a particular form of transportation, it must have been available and that, in some sense, they had a need for this kind of conveyance. If they did not use a particular form, they were asked if it was available in the community, and then if they needed it. In some instances, the respondents indicated some form of transportation was available in the community, but, although they needed it, they did not use it because it was not convenient or was too expensive.

Within samples of rural families (Iowa, Kansas, Missouri, Nebraska, and Vermont), 95 to 99 percent used their own cars or trucks for transportation. In these areas, 9 to 14 percent also used car

BEST COPY AVAILABLE

Table 42. Incidence of financial commitments.

Sample areas within states	Had commitments for								
	Credit payments			Insurance payments			Housing and utility payments		
	Yes	All families		Yes	All families		Yes	All families	
	%	%	N	%	%	N	%	%	N
Rural small places:									
Iowa -----	66.8	100.0	184	92.2	100.0	179	99.4	100.0	181
Kansas -----	84.2	100.0	114	91.3	100.0	103	99.2	100.0	123
Missouri -----	65.3	100.0	199	94.8	100.0	194	100.0	100.0	191
Nebraska -----	62.7	100.0	209	93.7	100.0	206	99.0	100.0	208
Urban low-income areas:									
Hawaii -----	75.2	100.0	202	64.9	100.0	202	97.0	100.0	202
Illinois -----	64.3	100.0	286	87.9	100.0	280	99.7	100.0	286
Indiana -----	70.0	100.0	190	80.3	100.0	183	98.4	100.0	187
Nevada -----	79.7	100.0	222	60.1	100.0	223	99.5	100.0	221
Ohio -----	64.2	100.0	165	75.2	100.0	157	98.8	100.0	166
Wisconsin -----	68.7	100.0	195	71.5	100.0	193	99.0	100.0	197
Other populations:									
California -----	50.3	100.0	169	25.4	100.0	169	100.0	100.0	169
Texas -----	84.9	100.0	259	91.1	100.0	258	99.6	100.0	258
Vermont -----	75.1	100.0	217	87.4	100.0	214	97.2	100.0	217

Table 43. Use, need, and availability of own car or truck as transportation.

Sample areas within states	Use	Need		Do not need		All families	N
		Not avail- able	Avail- able	Not avail- able	Avail- able		
		%	%	%	%		
Rural small places:							
Iowa	94.6	1.1	0.0	2.7	1.6	100.0	185
Kansas	96.0	0.8	0.8	2.4	0.0	100.0	126
Missouri	98.5	1.5	0.0	0.0	0.0	100.0	202
Nebraska	99.0	0.0	0.0	0.5	0.5	100.0	209
Urban low-income areas:							
Hawaii	79.2	8.9	3.0	6.4	2.5	100.0	202
Illinois	84.0	12.9	0.3	2.8	0.0	100.0	286
Indiana	72.5	12.4	7.8	7.3	0.0	100.0	191
Nevada	77.6	14.2	5.0	2.2	0.5	100.0	219
Ohio	76.3	8.3	1.8	12.4	1.2	100.0	169
Wisconsin	71.6	7.7	1.0	19.2	0.5	100.0	208
Other populations:							
California	95.2	3.0	0.0	0.6	1.2	100.0	169
Texas	57.5	29.0	8.1	3.1	2.3	100.0	259
Vermont	97.6	0.5	0.5	0.5	0.9	100.0	217

Table 44. Use, need, and availability of car pools as transportation.

Sample areas within states	Use	Need		Do not need		All families	N
		Not avail- able	Avail- able	Not avail- able	Avail- able		
		%	%	%	%		
		Rural small places:					
Iowa -----	13.5	2.2	1.6	66.5	16.2	100.0	185
Kansas -----	12.0	4.0	3.2	45.6	35.2	100.0	125
Missouri -----	11.4	1.0	3.0	67.8	16.8	100.0	202
Nebraska -----	8.6	1.9	4.8	63.2	21.5	100.0	209
Urban low-income areas:							
Hawaii -----	6.4	10.4	6.4	69.4	7.4	100.0	202
Illinois -----	13.3	3.5	2.8	50.7	29.7	100.0	286
Indiana -----	24.4	1.0	9.3	54.9	10.4	100.0	193
Nevada -----	27.8	3.2	2.8	50.0	16.2	100.0	216
Ohio -----	18.2	1.8	1.8	72.3	5.9	100.0	170
Wisconsin -----	11.2	1.5	1.0	82.4	3.9	100.0	205
Other populations:							
California -----	50.8	4.7	2.4	32.0	10.1	100.0	169
Texas -----	37.5	19.3	5.0	31.3	6.9	100.0	259
Vermont -----	12.9	4.1	0.5	79.7	2.8	100.0	217

Table 45. Use, need, and availability of taxis as transportation.

Sample areas within states	Use	Need		Do not need		All families	N
		Not avail- able	Avail- able	Not avail- able	Avail- able		
		%	%	%	%		
Rural small places:							
Iowa -----	4.3	12.4	2.2	62.2	18.9	100.0	185
Kansas -----	4.0	7.1	4.0	42.8	42.1	100.0	126
Missouri -----	0.5	9.9	2.5	70.8	16.3	100.0	202
Nebraska -----	0.0	10.0	0.0	89.0	1.0	100.0	209
Urban low-income areas:							
Hawaii -----	19.8	5.0	17.3	2.5	55.4	100.0	202
Illinois -----	21.3	0.3	12.9	0.0	65.5	100.0	286
Indiana -----	44.1	0.0	11.9	5.7	38.3	100.0	193
Nevada -----	8.8	1.4	25.5	3.7	60.6	100.0	216
Ohio -----	27.6	0.6	2.9	0.6	68.3	100.0	170
Wisconsin -----	32.7	0.0	4.3	1.9	61.1	100.0	208
Other populations:							
California -----	38.5	4.7	7.1	23.7	26.0	100.0	169
Texas -----	62.5	6.2	5.0	14.3	12.0	100.0	259
Vermont -----	0.5	3.7	0.9	81.5	13.4	100.0	217

Table 46. Use, need, and availability of bus or train as transportation.

Sample areas within states	Need			Do not need		All families	N
	Use	Not avail- able	Avail- able	Not avail- able	Avail- able		
		%	%	%	%		
Rural small places:							
Iowa -----	0.0	3.2	1.6	86.0	9.2	100.0	185
Kansas -----	5.6	7.1	4.0	57.9	25.4	100.0	126
Missouri -----	0.5	9.4	1.5	83.6	5.0	100.0	202
Nebraska -----	0.5	13.9	1.4	83.2	1.0	100.0	209
Other low-income areas:							
Hawaii -----	57.4	1.0	7.4	1.0	33.2	100.0	202
Illinois -----	10.5	7.7	5.9	15.7	60.2	100.0	286
Indiana -----	55.5	0.0	14.0	3.6	26.9	100.0	193
Nevada -----	29.6	0.5	9.2	2.4	58.3	100.0	206
Ohio -----	37.1	0.6	2.9	2.4	57.0	100.0	170
Wisconsin -----	29.3	0.5	3.8	1.9	64.5	100.0	208
Other populations:							
California -----	41.9	9.5	3.0	23.1	22.5	100.0	169
Texas -----	0.4	74.9	1.5	22.8	0.4	100.0	259
Vermont -----	0.0	10.6	2.8	82.9	1.7	100.0	217

pools. Almost none used public transportation, such as taxis and buses or trains.

Even in low-income areas of the urban samples, their own car was used by 72 to 84 percent of the families. Other means used in these areas were bus or train (11 to 57%), taxi (9 to 44%), and car pool (6 to 28%). Among the California migrants, the means of transportation were own car or truck (95%), car pool (51%), and taxi (39%). Of all the samples, that of Texas had the lowest use of their own cars (58%) but the most frequent use of taxis (63%). Car pools were used by 38 percent in the Texas sample, second highest to 51 percent among the California migrants.

Families are often disadvantaged by needs for means of transportation that are not available. Need for, but lack of, a car or truck was reported by 29 percent in Texas and by 12 to 14 percent in Illinois, Indiana, and Nevada. Lack of needed car pools was expressed most frequently in Texas (19%) and Hawaii (10%). Taxis were needed, but not available, more often in the rural small towns than in other samples; close to a tenth of the respondents expressed this need. The most extensive lack of needed transportation by bus or train was evident in the Texas samples where three-fourths of the respondents expressed this concern; in all other samples, the percentages ranged from 0 (Indiana) to 14 (Nebraska).

In most of the samples, percentages were less than 10 for reports that means of transportation were needed but not available. Disadvantage because of lack of needed transportation was most often a problem in the Texas sample. Need of a car or truck, but having none available, was reported by 29 percent of the Texas respondents and by 12 to 14 percent of those in Illinois, Indiana, and Nevada. Needed but unavailable car pools were a concern of 19 percent in Texas and 10 percent in Hawaii. From 10 to 12 percent of respondents in rural small places of Iowa, Missouri, and Nebraska expressed need for taxi services that were not available. The greatest gap in need versus availability related to bus and train transportation was in the Texas sample where 75 percent reported this situation. Shortage of bus or train facilities was also indicated by respondents from Nebraska (14%) and Vermont (11%).

Distance traveled by main earner to work (table 47)

Only in the Iowa, Missouri, and Nebraska samples did over half of the families work at home or within 2 miles of home. In contrast, in Nevada (93%), Hawaii (88%), and Ohio (84%), at least eight of every 10 main income earners traveled 2 miles or further to reach their places of employment. In Texas and Vermont, about three-fourths usually traveled 2 miles or more, and in the Illinois, Indiana, Kansas, and Wisconsin samples, about two-thirds traveled this distance or more. Although three-fourths of the main earners in Texas families had to travel 2 miles or more to work, these were

the ones who were least likely to have their own car and who lived where bus and/or train service was seldom available.

Transportation problems related to employment (table 48)

The respondents were queried concerning how often transportation problems affected the chances of the main income earner for getting or holding a job. "All the time" or "Often" answers ranged from 17 percent in Texas to none in Missouri. Compared with the other samples, proportions with these answers were also high in Ohio, California, Nevada, and Illinois. Highest proportions with answers of "Sometimes" or "Seldom" were in California (39%), Texas (33%), Indiana (25%), and Ohio (23%).

"Never" was the most frequent answer about transportation problems related to employment. Proportions of samples with this answer ranged from 50 and 55 percent in California and Texas to 90, 92, 93, and 94 percent in Nebraska, Iowa, Missouri, and Wisconsin, respectively. In Vermont and the low-income urban areas other than Wisconsin, the percentages were 68 to 89 percent. Thus the majority of respondents in all samples were not particularly concerned about means of transportation to work by the main earner.

Housing Characteristics

Residential tenure (right of occupancy) (table 49)

Respondents were asked whether their living quarters were owned or being bought, rented, or occupied in lieu of pay or as a gift. In the small rural places, plus Vermont and Texas, 64 percent or more were full or part owners. In the urban low-income samples, percentages of ownership ranged from 17 in Hawaii to 43 in Wisconsin. Among the California migrants about half were owners of their dwellings, primarily in their permanent places of residence in Mexico or the United States.

Homes occupied by renters represented from less than 20 percent of the families in Vermont, Iowa, and Missouri to 79 percent in Hawaii. The majority of families in the urban low-income samples were renters. Right of occupancy in lieu of pay or as a gift was lowest in Nevada (0%) and highest in Vermont (6%).

Physical features

Number of rooms of living space (table 50). Dwellings of one or two rooms were negligible except for the samples in California (25%) and Hawaii (6%). Three or four room dwellings were represented in a fifth to slightly more than a half of families in nine samples—Kansas, Texas, and California in

Table 47. Distance main income earner traveled to work.

Sample areas within states	Number of miles traveled one way									N
	Worked at home	Less than 2	2-10	11-24	25-49	50-95	96 or more	Vari- able	All families	
	%	%	%	%	%	%	%	%	%	
Rural small places:										
Iowa -----	2.3	49.3	12.1	7.5	12.1	2.9	0.0	13.8	100.0	174
Kansas -----	5.9	24.6	38.1	12.7	6.8	1.7	0.0	10.2	100.0	118
Missouri -----	11.1	43.7	13.1	9.0	12.6	4.0	0.5	6.0	100.0	199
Nebraska -----	2.5	50.0	15.8	7.4	11.4	2.0	0.0	10.9	100.0	202
Urban low-income areas:										
Hawaii -----	1.8	10.2	70.0	10.2	1.2	0.0	0.0	6.6	100.0	167
Illinois -----	0.4	33.3	53.5	3.5	2.3	0.0	0.0	7.0	100.0	256
Indiana -----	0.6	32.7	58.5	2.3	4.7	0.0	0.0	1.2	100.0	171
Nevada -----	0.5	6.4	74.7	8.4	0.0	4.0	3.5	2.5	100.0	202
Ohio -----	0.0	15.6	65.4	10.6	2.1	2.8	0.0	3.5	100.0	141
Wisconsin -----	0.6	31.5	52.8	9.1	0.6	0.0	1.2	4.2	100.0	165
Other populations:										
California -----	0.0	1.3	18.4	14.5	20.4	2.6	0.0	42.8	100.0	152
Texas -----	1.7	20.6	39.0	12.9	5.2	2.1	0.0	18.5	100.0	233
Vermont -----	22.4	2.4	19.0	26.0	14.6	6.8	0.0	8.8	100.0	205

Table 48. Incidence of transportation problems related to chances of main earner getting or holding a job.

Sample areas within states	Transportation problems					All families	N
	Occur all the time	Occur often	Some- times occur	Seldom occur	Never occur		
	%	%	%	%	%		
Rural small places:							
Iowa -----	1.1	1.7	2.2	3.4	91.6	100.0	179
Kansas -----	0.0	4.2	6.7	5.0	84.1	100.0	120
Missouri -----	0.0	0.0	2.0	5.0	93.0	100.0	200
Nebraska -----	2.0	0.0	2.0	5.9	90.1	100.0	203
Urban low-income areas:							
Hawaii -----	1.7	1.7	4.0	5.8	86.8	100.0	173
Illinois -----	4.1	2.2	8.6	4.5	80.6	100.0	268
Indiana -----	1.1	2.2	7.1	17.4	72.2	100.0	184
Nevada -----	4.1	1.8	8.8	10.1	75.2	100.0	217
Ohio -----	3.9	5.3	13.8	9.2	67.8	100.0	152
Wisconsin -----	0.6	2.4	0.6	2.4	94.0	100.0	170
Other populations:							
California -----	3.6	3.0	22.0	16.7	54.7	100.0	168
Texas -----	0.4	16.1	16.9	16.5	50.1	100.0	242
Vermont -----	1.0	1.0	3.4	5.9	88.7	100.0	203

Table 49. Family housing tenure.

Sample areas within states	Right of occupancy				All families	N
	Own or buying	Rent	In lieu of pay	Gift		
	%	%	%	%		
Rural small places:						
Iowa	78.9	18.9	2.2	0.0	100.0	185
Kansas	65.1	34.1	0.8	0.0	100.0	126
Missouri	79.2	18.3	2.0	0.5	100.0	202
Nebraska	72.7	24.4	2.4	0.5	100.0	209
Urban low-income areas:						
Hawaii	16.8	78.7	2.0	2.5	100.0	202
Illinois	41.8	56.8	0.0	1.4	100.0	287
Indiana	35.2	62.2	2.6	0.0	100.0	193
Nevada	32.3	67.7	0.0	0.0	100.0	223
Ohio	30.6	67.6	1.2	0.6	100.0	170
Wisconsin	42.8	55.7	1.0	0.5	100.0	208
Other populations:						
California	55.1	43.0	0.0	1.9	100.0	156
Texas	64.4	30.9	0.8	3.9	100.0	259
Vermont	80.7	12.9	5.5	0.9	100.0	217

addition to the six urban low-income areas. Except for the California migrants, from 49 to 76 percent of all samples had five, six, or seven room dwellings. Families with houses of eight or more rooms were most frequent in Vermont and Nebraska.

Water in the dwelling (table 51). Except for California and Texas, all or almost all families in the study had hot and cold piped water in their homes. In Texas and California, hot and cold piped water was available for slightly more than half of the homes. But, a higher proportion of respondents in California than in Texas indicated availability of piped cold water only. In Texas, 13 per-

cent of the families had their own well, and another 12 percent shared a well.

Toilet facilities (table 52). Again, as with hot and cold running water, all or almost all families had their own flush toilets except for California and Texas samples where the proportion was slightly over half. In California the toilet facilities were shared with others by 5 percent of the families; percentages for all other samples were negligible. "No flush toilet available" was the response by approximately two-fifths of the respondents in California and Texas; the proportions in all other samples were 5 percent or less.

Table 50. Number of rooms of living space.

Sample areas within states	Number of rooms								All families	N
	1	2	3	4	5	6-7	8-10	10 or more		
	%	%	%	%	%	%	%	%		
Rural small places:										
Iowa -----	0.0	0.5	1.1	8.1	27.6	48.7	13.5	0.5	100.0	185
Kansas -----	0.0	0.0	4.0	23.0	24.6	35.7	11.9	0.8	100.0	126
Missouri -----	0.0	0.0	2.5	10.5	32.5	43.0	11.5	0.0	100.0	200
Nebraska -----	0.0	0.0	1.4	7.2	25.4	46.8	18.2	1.0	100.0	209
Urban low-income areas:										
Hawaii -----	1.5	4.0	9.4	35.6	30.7	17.8	1.0	0.0	100.0	202
Illinois -----	0.0	0.0	4.2	23.3	35.9	25.1	10.8	0.7	100.0	287
Indiana -----	0.0	0.0	5.7	33.2	30.6	23.8	6.2	0.5	100.0	193
Nevada -----	0.5	0.9	6.8	32.8	32.0	27.0	0.0	0.0	100.0	222
Ohio -----	0.6	1.2	7.1	12.4	24.1	48.1	5.9	0.6	100.0	170
Wisconsin -----	0.0	1.0	4.9	15.2	22.5	46.6	9.3	0.5	100.0	204
Other populations:										
California -----	4.5	20.5	22.4	30.8	14.7	7.1	0.0	0.0	100.0	156
Texas -----	0.4	2.3	16.7	29.8	26.7	22.5	1.6	0.0	100.0	258
Vermont -----	0.5	0.5	2.8	12.0	19.4	40.4	22.1	2.3	100.0	217

Table 51. Availability of water in the dwelling.

Sample areas within states	Hot & cold water, piped	Cold water only					All families	N
		Piped	Own well	Share well	Pur- chase water	Other source		
	%	%	%	%	%	%	%	
Rural small places:								
Iowa -----	99.5	0.0	0.0	0.0	0.0	0.5	100.0	184
Kansas -----	97.6	1.6	0.0	0.0	0.0	0.0	100.0	126
Missouri -----	100.0	0.0	0.0	0.0	0.0	0.0	100.0	201
Nebraska -----	99.5	0.0	0.0	0.0	0.0	0.5	100.0	209
Urban low-income areas:								
Hawaii -----	99.0	1.0	0.0	0.0	0.0	0.0	100.0	202
Illinois -----	100.0	0.0	0.0	0.0	0.0	0.0	100.0	286
Indiana -----	100.0	0.0	0.0	0.0	0.0	0.0	100.0	193
Nevada -----	100.0	0.0	0.0	0.0	0.0	0.0	100.0	222
Ohio -----	100.0	0.0	0.0	0.0	0.0	0.0	100.0	170
Wisconsin -----	100.0	0.0	0.0	0.0	0.0	0.0	100.0	208
Other populations:								
California -----	52.2	31.6	2.6	3.9	7.1	2.6	100.0	155
Texas -----	53.7	18.7	12.8	12.1	2.7	0.0	100.0	257
Vermont -----	90.2	7.9	1.4	0.5	0.0	0.0	100.0	216

Table 52. Availability of toilet facilities in the dwelling.

Sample areas within states	Availability			All families	N
	No flush toilet	Share toilet	Own flush toilet		
	%	%	%		
Rural small places:					
Iowa -----	1.1	0.5	98.4	100.0	185
Kansas -----	1.6	0.0	98.4	100.0	126
Missouri -----	0.5	0.5	99.0	100.0	202
Nebraska -----	0.5	0.5	99.0	100.0	209
Urban low-income areas:					
Hawaii -----	0.5	1.0	98.5	100.0	202
Illinois -----	0.3	0.0	99.7	100.0	286
Indiana -----	0.0	0.5	99.5	100.0	193
Nevada -----	0.0	0.0	100.0	100.0	223
Ohio -----	0.0	1.2	98.8	100.0	170
Wisconsin -----	0.5	1.0	98.5	100.0	208
Other populations:					
California -----	37.6	5.1	57.3	100.0	157
Texas -----	42.5	0.8	56.7	100.0	259
Vermont -----	4.6	1.4	94.0	100.0	217

Bath facilities (table 53). As would be expected, the availability of bathing facilities was similar in pattern to that for toileting. Except in California (66%) and Texas (51%), almost all families in other samples had their own tub or shower. In the California sample, 4 percent shared bathing facilities; the percentages were less than 2 for all other states. "No tub or shower available" was the report for 30 percent of the California families and 49 percent of those in the Texas sample.

Garbage collection (table 54). Respondents were asked, "Do you have garbage collection regularly?" Answers were affirmative from 97 to 100 percent of the respondents in samples of urban low-income areas. The proportions of "Yes" answers approximated 70 percent for Iowa, Kansas, and Texas. Lower percentages were reported for California (51%), Nebraska (47%), Missouri (31%), and Vermont (11%). Obviously, community regulations and garbage collection services, public or private, were constraining factors.

Table 53. Availability of bathing facilities in the dwelling.

Sample areas within states	Availability of tub or shower			All families	N
	Do not have	Share with others	Have and do not share		
	%	%	%	%	
Rural small places:					
Iowa	1.1	0.5	98.4	100.0	185
Kansas	1.6	0.8	97.6	100.0	126
Missouri	1.0	0.0	99.0	100.0	202
Nebraska	0.0	0.5	99.5	100.0	209
Urban low-income areas:					
Hawaii	0.5	0.5	99.0	100.0	202
Illinois	0.3	1.7	98.0	100.0	286
Indiana	0.0	1.0	99.0	100.0	193
Nevada	0.0	0.0	100.0	100.0	223
Ohio	0.0	1.2	98.8	100.0	170
Wisconsin	1.0	1.0	98.0	100.0	206
Other populations:					
California	29.7	4.4	65.9	100.0	158
Texas	49.0	0.4	50.6	100.0	259
Vermont	7.4	1.4	91.2	100.0	217

Table 54. Availability of garbage collection in the area.

Sample areas within states	Have garbage collection		All families	N
	No	Yes		
	%	%	%	
Rural small places:				
Iowa	29.7	70.3	100.0	185
Kansas	29.0	71.0	100.0	124
Missouri	68.8	31.2	100.0	202
Nebraska	52.6	47.4	100.0	209
Urban low-income areas:				
Hawaii	0.5	99.5	100.0	202
Illinois	1.4	98.6	100.0	286
Indiana	2.6	97.4	100.0	193
Nevada	1.8	98.2	100.0	219
Ohio	1.2	98.8	100.0	170
Wisconsin	0.0	100.0	100.0	204
Other populations:				
California	49.0	51.0	100.0	155
Texas	29.3	70.7	100.0	259
Vermont	89.4	10.6	100.0	217

Respondent's perception of the adequacy of her family's living space (table 55).

Respondents were asked, "Does the size of this house (apartment, etc.) suit your family needs?" They responded by choosing from "less than need," "about right," or "more than need." Except for respondents from Texas, 59 to 79 percent said the living space was about right. Inadequate space was reported by only one of every eight respondents in Vermont, California, and Nebraska, a definite contrast with 56 percent in Texas. Need for more housing space was indicated by 19 to 38 percent of the respondents in the remaining samples. Less than 7 percent said they had more space than needed.

Respondent's satisfaction with her family's housing (table 56)

In all samples, most respondents expressed satisfaction with their housing. Proportions who reported "satisfactory" or "very satisfactory" ranged from

Table 55. Respondent's perception of the adequacy of the family living space.

Sample areas within states	Perceived adequacy			All families	N
	Less than need	About right	More than need		
	%	%	%	%	
Rural small places:					
Iowa	22.2	72.9	4.9	100.0	185
Kansas	29.4	65.8	4.8	100.0	126
Missouri	19.3	76.7	4.0	100.0	202
Nebraska	17.2	77.5	5.3	100.0	209
Urban low-income areas:					
Hawaii	34.2	62.3	3.5	100.0	202
Illinois	35.7	59.4	4.9	100.0	286
Indiana	24.9	73.9	2.1	100.0	193
Nevada	37.7	60.1	2.2	100.0	223
Ohio	31.8	64.7	3.5	100.0	170
Wisconsin	22.7	72.0	5.3	100.0	207
Other populations:					
California	17.1	78.5	4.4	100.0	158
Texas	56.0	41.3	2.7	100.0	259
Vermont	16.3	77.2	6.5	100.0	215

Table 56. Respondent's satisfaction with her family's housing.

Sample areas within states	Degree of satisfaction					All families	N
	Very unsatisfactory	Unsatisfactory	Undecided	Satisfactory	Very satisfactory		
	%	%	%	%	%	%	
Rural small places:							
Iowa	0.0	6.5	0.0	59.4	34.1	100.0	185
Kansas	0.0	12.7	1.6	57.9	27.8	100.0	126
Missouri	0.0	5.9	0.5	62.9	30.7	100.0	202
Nebraska	1.4	8.6	1.0	55.5	33.5	100.0	209
Urban low-income areas:							
Hawaii	3.5	12.9	0.5	63.8	19.3	100.0	202
Illinois	1.0	14.3	2.1	60.9	21.7	100.0	286
Indiana	6.2	8.3	1.6	63.7	20.2	100.0	193
Nevada	3.1	13.0	0.4	59.3	24.2	100.0	223
Ohio	3.5	20.0	1.8	59.4	15.3	100.0	170
Wisconsin	5.3	12.6	1.0	62.7	18.4	100.0	207
Other populations:							
California	5.1	13.3	7.6	63.9	10.1	100.0	158
Texas	8.9	37.1	0.8	45.9	7.3	100.0	259
Vermont	1.8	4.6	0.5	51.2	41.9	100.0	217

about 93 percent in Iowa, Missouri, and Vermont, down to 74 and 75 percent in California and Ohio, and then to a low of 53 percent in Texas. In turn, reports of "very unsatisfactory" or "unsatisfactory" came from 24 percent of respondents in the Ohio sample and 46 percent in Texas. Respondents in open-country Vermont, and in rural small towns in the Midwest, were inclined more than others to say that their housing was very satisfactory.

Communication

Telephone availability in the house (table 57)

Presence of a telephone was most common in the rural small towns where over 92 percent of the families had phones. Except for Nevada (73%), 79 to 90 percent of the families in the urban low-income areas and in Vermont had phones available.

Table 57. Telephone availability in the house.

Sample areas within states	Do not have telephone			Do have telephone	All families
	Cannot be reached	Can be reached			
	%	%	%	%	N
Rural small places:					
Iowa	0.0	6.0	94.0	100.0	184
Kansas	5.6	1.6	92.8	100.0	176
Missouri	1.5	3.5	95.0	100.0	202
Nebraska	1.0	3.8	95.2	100.0	209
Urban low-income areas:					
Hawaii	10.4	0.5	89.1	100.0	202
Illinois	3.8	6.6	90.0	100.0	286
Indiana	4.7	8.8	86.5	100.0	193
Nevada	11.8	14.9	73.3	100.0	221
Ohio	8.2	10.0	81.8	100.0	170
Wisconsin	7.2	9.6	83.2	100.0	208
Other populations:					
California	54.5	29.7	15.8	100.0	158
Texas	15.1	43.2	41.7	100.0	259
Vermont	4.6	16.1	79.3	100.0	217

A telephone was present in only 16 percent of the California homes; of the families without phones, more than a third could not be reached easily by other means. Among the Texas families, 58 percent did not have phones, about a fourth of whom could not be reached readily in other ways.

Presence in the home of a television set in working order (table 58)

In the California sample, almost a fourth (22.5%) of the families had no television set in working order. Eleven percent of the Texas sample was in the same situation. In all other states, the absence of television facilities in the home was negligible. Over half of the families in samples from all states had a black and white set only; the proportions ranged from 52 percent in Nebraska to 80 percent in Texas. From one-fifth to two-fifths had colored television, except for those in Vermont (19%), Texas (9%), and California (6%).

Table 58. Presence in home of television set in working order.

Sample areas within states	Have television set				
	Have no television set	Black & white only	Color	All families	N
	%	%	%	%	
Rural small places:					
Iowa	2.2	60.5	37.3	100.0	185
Kansas	1.6	61.9	36.5	100.0	126
Missouri	1.0	58.4	40.6	100.0	202
Nebraska	0.5	51.7	47.8	100.0	209
Urban low-income areas:					
Hawaii	2.5	58.4	39.1	100.0	202
Illinois	2.8	67.3	29.4	100.0	286
Indiana	2.1	76.1	21.2	100.0	173
Nevada	2.2	61.5	36.3	100.0	221
Ohio	4.7	68.2	27.1	100.0	102
Wisconsin	3.9	63.6	32.5	100.0	206
Other populations:					
California	22.5	71.6	5.9	100.0	169
Texas	11.2	79.5	9.3	100.0	259
Vermont	2.3	78.3	19.4	100.0	217

Daily newspaper readership in the family (table 59)

Respondents were asked if someone in their family read a newspaper almost every day. Affirmative replies were most frequent in Wisconsin where over 91 percent of the families had someone reading a newspaper daily. Except for the samples in California (36%) and Texas (49%), the proportions were also high for the remaining samples; percentages ranged from 74 percent in Vermont to 89 percent in Illinois.

Table 59. Daily newspaper reading in the family.

Sample areas within states	Newspaper usually read daily		All families
	No	Yes	
	%	%	%
Rural small places:			
Iowa	18.4	81.6	100.0
Kansas	14.3	85.7	100.0
Missouri	13.9	86.1	100.0
Nebraska	12.5	87.5	100.0
Urban low-income areas:			
Hawaii	20.8	79.2	100.0
Illinois	11.2	88.8	100.0
Indiana	15.6	84.4	100.0
Nevada	19.7	80.3	100.0
Ohio	22.5	77.5	100.0
Wisconsin	8.7	91.3	100.0
Other populations:			
California	64.2	35.8	100.0
Texas	51.0	49.0	100.0
Vermont	26.3	73.7	100.0

Respondents' Perceptions of Their Family Situations

Three approaches were used to learn something about the views of the respondents concerning their family situations at the time of the interview. Early in the interview, they were asked about conditions today compared with past experiences. At the end of the interview, they were asked about the extent to which they were experiencing money problems and the relative adequacy of their incomes.

Conditions today compared with past experience

Respondents were asked whether they thought they were better or worse off, generally, than their parents or guardians were when they were at the respondent's stage of life (table 60). In each of the samples, at least 62 percent considered themselves better off than their parents when they were at the same stage in life. In no sample did more than 13 percent of the respondents say they were worse off. Considering all the samples, the most frequent reports of "the same" were in the migrants of California (31%), the rural towns of southwest Iowa (24%), and the urban low-income area of Ohio (20%). Respondents in the samples of Indiana (88%), Missouri (86%), and Texas (86%) were more prone than the others to say they were better off than their parents or guardians had been.

Table 40. Respondent's perception of her circumstances when compared with those of her parents when they were her age.

Sample areas within states	Perception of her circumstances			All families	N
	Worse	Same	Better		
	%	%	%	%	
Rural small places:					
Iowa	3.4	23.5	73.1	100.0	179
Kansas	7.2	13.6	79.2	100.0	125
Missouri	1.5	12.5	86.0	100.0	200
Nebraska	8.7	12.1	79.2	100.0	207
Urban low-income areas:					
Hawaii	10.1	16.0	73.9	100.0	188
Illinois	9.9	17.9	72.2	100.0	263
Indiana	4.3	7.6	88.1	100.0	185
Nevada	6.9	15.6	77.5	100.0	218
Ohio	9.1	20.0	70.9	100.0	165
Wisconsin	12.7	9.3	78.0	100.0	204
Other populations:					
California	6.7	31.1	62.2	100.0	164
Texas	7.4	6.3	86.3	100.0	256
Vermont	5.7	17.1	77.2	100.0	210

Conditions today compared with 5 years ago (tables 61 to 64)

Four questions were asked about how the respondents felt certain conditions in their families were today as contrasted to 5 years ago (i.e., roughly 1970 compared with 1965). The circumstances specified were financial conditions, living conditions, job opportunities for income earners, and opportunities for children (recreation, education, jobs, etc.). If the family had not been formed 5 years ago, the answer "doesn't apply" could be checked; these cases are not included in table 61.

Generally, in each of the samples for all four questions, the answers were mainly positive. Respondents' perceptions of their families being "better off" ranged as follows, in percentages: financially, 64 in Vermont to 73 in Kansas and Illinois; living conditions, 45 in Wisconsin to 69 in Texas; job opportunities, 34 in Wisconsin to 73 in Texas; and opportunities for children, 46 in Wisconsin to 90 in Texas. Thus, it was evident that respondents' perceptions were least positive in the urban low-income

Table 61. Respondent's perception of her family's financial condition today compared with its condition 5 years ago.

Sample areas within states	Perception of financial condition			All families formed 5 years or more	N
	Worse	Same	Better		
	%	%	%	%	
Rural small places:					
Iowa	10.4	17.7	71.9	100.0	164
Kansas	11.1	16.2	72.7	100.0	117
Missouri	7.3	21.9	70.8	100.0	192
Nebraska	10.8	22.7	66.5	100.0	185
Urban low-income areas:					
Hawaii	11.0	17.0	72.0	100.0	182
Illinois	12.9	13.8	73.3	100.0	232
Indiana	12.6	20.5	66.9	100.0	190
Nevada	11.1	20.8	68.1	100.0	216
Ohio	13.5	19.8	66.7	100.0	126
Wisconsin	15.5	19.3	65.2	100.0	161
Other populations:					
California	5.8	28.5	65.7	100.0	137
Texas	12.2	15.9	71.9	100.0	245
Vermont	10.6	25.9	63.5	100.0	189

^aOnly the families that had been formed at least 5 years are included in this table.

Table 62. Respondent's perception of her family's living conditions today compared with its condition 5 years ago.

Sample areas within states	Perception of living conditions			All families formed 5 years or more	N
	Worse	Same	Better		
	%	%	%	%	
Rural small places:					
Iowa	4.8	37.6	57.6	100.0	165
Kansas	6.0	37.1	56.9	100.0	116
Missouri	1.0	33.2	65.8	100.0	193
Nebraska	5.4	35.3	59.3	100.0	184
Urban low-income areas:					
Hawaii	10.4	31.7	57.9	100.0	183
Illinois	5.6	26.8	67.6	100.0	231
Indiana	5.8	27.9	66.3	100.0	190
Nevada	14.0	29.8	56.2	100.0	215
Ohio	10.2	19.8	50.0	100.0	128
Wisconsin	14.9	40.4	44.7	100.0	161
Other populations:					
California	4.4	28.5	67.1	100.0	137
Texas	11.8	19.6	68.6	100.0	245
Vermont	3.2	33.9	62.9	100.0	189

^aOnly the families that had been formed at least 5 years are included in this table.

Table 63. Respondent's perception of her family's job opportunities today compared with its opportunities 5 years ago.

Sample areas within states	Perception of job opportunities			All families formed 5 years or more	N
	Worse	Same	Better		
	%	%	%	%	
Rural small places:					
Iowa	6.2	44.1	49.7	100.0	161
Kansas	10.6	51.3	38.1	100.0	113
Missouri	6.8	38.7	54.5	100.0	191
Nebraska	10.5	43.6	45.9	100.0	181
Urban low-income areas:					
Hawaii	11.7	24.5	63.8	100.0	163
Illinois	9.5	27.6	62.9	100.0	221
Indiana	11.0	19.3	69.7	100.0	181
Nevada	7.5	26.8	65.7	100.0	213
Ohio	12.4	33.9	53.7	100.0	121
Wisconsin	41.2	25.0	33.8	100.0	136
Other populations:					
California	13.2	22.8	64.0	100.0	136
Texas	6.6	20.2	73.2	100.0	243
Vermont	7.8	40.0	52.2	100.0	180

^aOnly the families that had been formed at least 5 years are included in this table.

Table 64. Respondent's perception of opportunities for her children today compared with their opportunities 5 years ago.

Sample areas within states	Perception of opportunities for children			All families formed 5 years or more	N
	Worse	Same	Better		
	%	%	%	%	
Rural small places:					
Iowa	4.5	36.4	59.1	100.0	154
Kansas	15.5	34.5	50.0	100.0	110
Missouri	9.9	28.6	61.5	100.0	192
Nebraska	11.7	36.7	51.6	100.0	180
Urban low-income areas:					
Hawaii	9.8	18.4	71.8	100.0	163
Illinois	8.1	20.2	71.7	100.0	223
Indiana	6.6	11.6	81.8	100.0	181
Nevada	12.0	18.7	69.3	100.0	209
Ohio	6.7	25.8	67.5	100.0	120
Wisconsin	35.0	19.1	45.9	100.0	157
Other populations:					
California	3.8	20.5	75.7	100.0	132
Texas	4.1	5.7	90.2	100.0	245
Vermont	7.3	31.3	61.4	100.0	179

^aOnly the families that had been formed at least 5 years are included in this table.

sample from Wisconsin and most favorable among the black homemakers in Texas. With respect to opportunities for getting jobs and for children's activities, perceptions were frequently less favorable in the rural samples of Vermont and the small towns than in the other samples.

Perceptions of their families being "worse off" than 5 years previously ranged as follows by percentages: financial conditions, 6 and 7 in California and Missouri to 16 in Wisconsin; living conditions, 1 in Missouri to 14 and 15 in Nevada and Wisconsin; job opportunities, 6 in Iowa to 41 in Wisconsin; and opportunities for children, 4 in California and Texas to 35 in Wisconsin. Proportions of respondents reporting their families "worse off" more often were 10 percent or higher for financial conditions and job opportunities than for living conditions and children's opportunities. No unique differences in perceptions of being worse off were evident in the rural, urban, and special samples.

Respondents in the Texas sample, in spite of their relatively poor living conditions, saw opportunities as "better" for their children today than previously (90%). Fewer of them had a "better" outlook about their job opportunities (73%), financial condition (72%), and living conditions (69%). Responses from the migrants in California tended to be similar to those of the urban and rural families.

Money problems (tables 65 to 75)

All respondents were asked the following question: "All families have some problems when it comes to spending money. Aside from not having enough money, which of the following do you have, and how often do you have this problem?" The problems listed were:

Do not have enough food to last until there is money to buy more. (Food)

Get behind on the rent or house payment. (Rent)

Not able to buy special things my kids want. (Kids' wants)

Do not have enough money for dentist, doctor, or medicine. (Health)

Danger of having gas or electricity turned off. (Utilities)

Not able to meet large bills. (Large bills)

Cannot afford to keep equipment and appliances in running order. (Equipment service)

Cannot afford to buy new shoes or clothes. (Clothes)

Not able to save to have something to fall back on. (Savings)

Someone else spends the money before I can get hold of it. (Others spend)

The money is lost, stolen, or taken from my purse before I can spend it. (Money lost)

The words in parentheses refer to the short title used to designate the problems in the text and the table titles.

For each problem, the respondents indicated whether they usually had it "often," "sometimes,"

Table 65. Frequency of money problems: Food.

Sample areas within states	Have money problems: Food				All families	N
	Never	Seldom	Sometimes	Often		
	%	%	%	%	%	
Rural small places:						
Iowa	82.8	9.7	4.3	3.2	100.0	185
Kansas	80.8	8.0	8.8	2.4	100.0	125
Missouri	93.0	2.5	4.0	0.5	100.0	202
Nebraska	77.5	11.0	3.8	7.7	100.0	209
Urban low-income areas:						
Hawaii	59.9	10.9	23.3	5.9	100.0	202
Illinois	67.9	12.9	14.3	4.9	100.0	287
Indiana	42.0	15.5	16.6	25.9	100.0	193
Nevada	48.0	20.6	19.3	12.1	100.0	221
Ohio	55.2	12.4	22.4	10.0	100.0	170
Wisconsin	71.0	10.2	12.2	6.6	100.0	197
Other populations:						
California	35.3	21.0	34.1	9.6	100.0	167
Texas	51.6	11.2	22.1	15.1	100.0	258
Vermont	84.3	7.8	6.5	1.4	100.0	217

Table 66. Frequency of money problems: Rent and house payments.

Sample areas within states	Have money problems: Rent and house payments				All families	N
	Never	Seldom	Sometimes	Often		
	%	%	%	%	%	
Rural small places:						
Iowa	86.8	8.8	4.4	0.0	100.0	159
Kansas	89.1	5.9	2.5	2.5	100.0	119
Missouri	89.5	5.0	5.5	0.0	100.0	201
Nebraska	85.8	6.6	6.1	1.5	100.0	198
Urban low-income areas:						
Hawaii	88.2	4.8	5.9	1.1	100.0	187
Illinois	81.5	8.2	9.6	0.7	100.0	280
Indiana	75.6	12.5	7.6	4.3	100.0	184
Nevada	64.7	19.0	14.0	2.3	100.0	221
Ohio	70.1	11.2	16.8	1.9	100.0	161
Wisconsin	89.1	4.9	6.0	0.0	100.0	183
Other populations:						
California	50.3	12.9	32.5	4.3	100.0	163
Texas	55.5	15.7	22.7	6.1	100.0	198
Vermont	79.8	8.1	9.8	2.3	100.0	173

Table 67. Frequency of money problems: Utilities.

Sample areas within states	Have money problems: Utilities				All families	N
	Never	Seldom	Sometimes	Often		
	%	%	%	%	%	
Rural small places:						
Iowa	94.6	4.3	1.1	0.0	100.0	185
Kansas	96.8	0.8	2.4	0.0	100.0	125
Missouri	96.5	3.0	0.5	0.0	100.0	202
Nebraska	95.7	2.4	1.4	0.5	100.0	208
Urban low-income areas:						
Hawaii	95.6	2.2	2.2	0.0	100.0	184
Illinois	84.5	6.3	6.7	2.5	100.0	284
Indiana	82.6	10.9	1.6	4.9	100.0	184
Nevada	72.7	14.3	10.8	2.2	100.0	223
Ohio	76.1	10.7	11.3	1.9	100.0	159
Wisconsin	89.6	4.3	5.5	0.6	100.0	164
Other populations:						
California	47.9	19.0	26.4	6.7	100.0	163
Texas	55.7	16.6	20.2	7.5	100.0	253
Vermont	88.5	6.2	4.3	1.0	100.0	210

BEST COPY AVAILABLE

Table 68. Frequency of money problems: Clothing.

Sample areas within states	Have money problems: Clothing				All families	
	Never	Seldom	Some-times	Often		
	%	%	%	%	%	N
Rural small places:						
Iowa	69.2	12.4	15.7	2.7	100.0	185
Kansas	72.8	13.6	8.8	4.8	100.0	125
Missouri	85.7	7.4	5.4	1.5	100.0	202
Nebraska	67.0	15.3	13.9	3.8	100.0	209
Urban low-income areas:						
Hawaii	47.5	13.4	29.2	9.9	100.0	202
Illinois	57.8	11.5	20.6	10.1	100.0	287
Indiana	27.5	23.3	26.9	22.3	100.0	193
Nevada	36.5	19.4	27.0	17.1	100.0	222
Ohio	46.4	12.4	29.4	11.8	100.0	170
Wisconsin	36.4	7.6	33.8	22.2	100.0	198
Other populations:						
California	30.3	21.8	37.6	10.3	100.0	165
Texas	16.6	25.5	37.8	20.1	100.0	259
Vermont	64.6	14.7	16.1	4.6	100.0	217

Table 71. Frequency of money problems: Doctor, dentist.

Sample areas within states	Have money problems: Doctor, dentist				All families	
	Never	Seldom	Some-times	Often		
	%	%	%	%	%	N
Rural small places:						
Iowa	65.0	13.7	16.9	4.4	100.0	183
Kansas	76.6	7.3	13.7	2.4	100.0	124
Missouri	81.7	5.9	9.4	3.0	100.0	202
Nebraska	69.3	11.5	12.0	7.2	100.0	209
Urban low-income areas:						
Hawaii	69.2	11.4	13.9	5.5	100.0	201
Illinois	73.6	6.0	11.6	8.8	100.0	285
Indiana	39.1	13.5	21.9	25.5	100.0	192
Nevada	47.9	10.6	26.3	15.2	100.0	217
Ohio	53.3	12.5	18.5	13.7	100.0	168
Wisconsin	52.8	13.9	22.6	8.7	100.0	195
Other populations:						
California	20.7	22.6	45.7	11.0	100.0	164
Texas	20.0	18.4	38.5	23.1	100.0	255
Vermont	65.0	6.9	14.7	13.4	100.0	217

Table 69. Frequency of money problems: Equipment services.

Sample areas within states	Have money problems: Equipment services				All families	
	Never	Seldom	Some-times	Often		
	%	%	%	%	%	N
Rural small places:						
Iowa	83.3	9.7	5.4	1.6	100.0	185
Kansas	84.8	8.8	6.4	0.0	100.0	125
Missouri	90.1	6.4	3.0	0.5	100.0	202
Nebraska	82.7	10.1	4.3	2.9	100.0	208
Urban low-income areas:						
Hawaii	80.7	7.1	10.2	2.0	100.0	197
Illinois	75.1	10.5	9.5	4.9	100.0	285
Indiana	41.2	20.3	19.8	18.7	100.0	187
Nevada	58.3	15.2	18.4	8.1	100.0	223
Ohio	64.8	13.6	16.0	5.6	100.0	162
Wisconsin	46.8	9.5	37.9	5.8	100.0	190
Other populations:						
California	36.7	16.0	35.0	12.3	100.0	163
Texas	37.1	23.3	27.3	12.3	100.0	253
Vermont	84.2	7.0	6.5	2.3	100.0	214

Table 72. Frequency of money problems: Things kids want.

Sample areas within states	Have money problems: Things kids want				All families	
	Never	Seldom	Some-times	Often		
	%	%	%	%	%	N
Rural small places:						
Iowa	31.5	19.6	39.1	9.8	100.0	184
Kansas	45.1	23.8	21.3	9.8	100.0	122
Missouri	48.5	20.3	26.2	5.0	100.0	202
Nebraska	38.3	20.1	34.4	7.2	100.0	209
Urban low-income areas:						
Hawaii	29.7	16.3	41.1	12.9	100.0	202
Illinois	38.5	11.9	30.4	19.2	100.0	286
Indiana	17.1	19.7	36.3	26.9	100.0	193
Nevada	28.7	16.1	33.7	21.5	100.0	223
Ohio	34.7	10.6	35.3	19.4	100.0	170
Wisconsin	23.2	18.7	38.9	19.2	100.0	198
Other populations:						
California	17.9	18.5	51.3	12.3	100.0	162
Texas	17.1	15.9	38.3	28.7	100.0	258
Vermont	38.3	12.4	33.6	15.7	100.0	217

Table 70. Frequency of money problems: Large bills.

Sample areas within states	Have money problems: Large bills				All families	
	Never	Seldom	Some-times	Often		
	%	%	%	%	%	N
Rural small places:						
Iowa	60.5	14.1	22.2	3.2	100.0	185
Kansas	73.6	12.0	10.4	4.0	100.0	125
Missouri	72.7	14.4	10.4	2.5	100.0	202
Nebraska	57.5	19.1	19.1	4.3	100.0	209
Urban low-income areas:						
Hawaii	61.4	11.4	21.3	5.9	100.0	202
Illinois	63.0	10.1	19.9	7.0	100.0	287
Indiana	38.4	21.2	24.9	15.5	100.0	193
Nevada	56.7	13.5	21.2	8.6	100.0	222
Ohio	48.1	17.1	24.4	10.4	100.0	164
Wisconsin	51.0	18.9	21.4	8.7	100.0	196
Other populations:						
California	30.7	19.9	40.4	9.0	100.0	166
Texas	23.1	18.0	32.6	26.3	100.0	255
Vermont	69.1	14.3	12.9	3.7	100.0	217

Table 73. Frequency of money problems: Savings.

Sample areas within states	Have money problems: Savings				All families	
	Never	Seldom	Some-times	Often		
	%	%	%	%	%	N
Rural small places:						
Iowa	35.1	16.2	24.9	23.8	100.0	185
Kansas	35.2	11.2	23.2	30.4	100.0	125
Missouri	41.6	17.3	23.3	17.8	100.0	202
Nebraska	40.7	12.0	21.5	25.8	100.0	209
Urban low-income areas:						
Hawaii	45.6	7.9	18.8	27.7	100.0	202
Illinois	34.8	10.8	21.6	32.8	100.0	287
Indiana	28.9	15.0	28.0	30.1	100.0	193
Nevada	30.5	14.3	19.7	35.5	100.0	223
Ohio	25.3	8.8	15.9	50.0	100.0	170
Wisconsin	15.7	9.6	21.3	53.4	100.0	197
Other populations:						
California	31.3	17.8	31.3	19.6	100.0	163
Texas	20.5	9.7	22.4	47.4	100.0	259
Vermont	26.3	9.2	21.2	43.3	100.0	217

Table 76. Frequency of money problems: Others spend.

Sample areas within states	Have money problems: Others spend				All families	N
	Never	Seldom	Sometimes	Often		
	%	%	%	%	%	
Rural small places:						
Iowa	87.6	4.9	5.9	1.6	100.0	185
Kansas	87.2	4.8	4.0	4.0	100.0	125
Missouri	91.5	4.0	4.0	0.5	100.0	202
Nebraska	86.6	4.3	7.2	1.9	100.0	209
Urban low-income areas:						
Hawaii	92.0	3.5	3.5	1.0	100.0	202
Illinois	93.1	3.8	2.8	0.3	100.0	287
Indiana	90.2	2.6	3.1	4.1	100.0	193
Nevada	83.9	4.0	7.6	4.5	100.0	223
Ohio	90.6	4.1	1.2	4.1	100.0	170
Wisconsin	88.8	1.5	5.6	4.1	100.0	197
Other populations:						
California	70.6	10.5	13.7	5.2	100.0	153
Texas	91.1	4.2	3.5	1.2	100.0	259
Vermont	87.5	2.8	6.9	2.8	100.0	217

Table 75. Frequency of money problems: Money lost.

Sample areas within states	Have money problems: Money lost				All families	N
	Never	Seldom	Sometimes	Often		
	%	%	%	%	%	
Rural small places:						
Iowa	97.8	1.1	1.1	0.0	100.0	185
Kansas	96.8	1.6	0.8	0.8	100.0	125
Missouri	98.0	1.5	0.5	0.0	100.0	202
Nebraska	98.1	0.5	1.4	0.0	100.0	209
Urban low-income areas:						
Hawaii	94.5	2.0	3.5	0.0	100.0	202
Illinois	97.3	2.1	0.3	0.3	100.0	287
Indiana	97.9	2.1	0.0	0.0	100.0	193
Nevada	88.4	6.7	4.0	0.9	100.0	223
Ohio	95.3	2.9	1.8	0.0	100.0	170
Wisconsin	98.5	1.5	0.0	0.0	100.0	196
Other populations:						
California	75.1	9.2	11.1	4.6	100.0	153
Texas	95.0	2.3	2.3	0.4	100.0	259
Vermont	98.6	0.9	0.0	0.5	100.0	217

"seldom," or "never." The response, "Doesn't apply" was permitted for rent because some families paid neither rent nor mortgage payments, for utilities because some families paid these with their rent and so did not encounter the problem directly, and for equipment for the same reason.

According to the respondents, having enough money for food was "sometimes" or "often" a problem in samples from California, Texas, and the urban low-income areas. Percentages for these samples ranged from 19 percent for Illinois and Wisconsin to 43 percent for Indiana and California (table 65). In contrast, percentages for open-country Vermont and the Missouri Valley small towns varied from 5 in Missouri to 11 in Kansas and Nebraska. Responses of "never" having money problems in relation to food ranged from 42 percent in Indiana to 93 in Missouri.

The two problems related to housing—rent (table 66) and utilities (table 67)—were experienced "sometimes" or "often" by slightly more than a third of the informants in California and by 29 percent in Texas. Except for Ohio (19% for rent and 13% for

utilities) and Nevada (16% for rent and 13% for utilities), the percentages having money problems related to these items were "sometimes" or "often" for 12 percent or fewer in the remaining samples.

Money problems related to clothing were expressed most often in California, Texas, and the urban low-income samples (table 68). Percentages of these samples ranged from 31 for Illinois to 56 for Wisconsin and 58 percent for the black families in Texas. Clothing was least frequently a money problem in Vermont and the rural small towns where a fifth or less of the respondents said they had this type of problem.

Keeping household equipment and appliances in working order was "sometimes" or "often" a money problem for less than one of every six respondents in all samples except Wisconsin (44%), Texas (40%), Indiana (39%), California (38%), Nevada (27%), and Ohio (22%) (table 69). Problems of this type were reported least often by respondents in the rural towns and in Vermont.

Only in Indiana (15%), Ohio (10%), and Texas (26%) did a tenth or more of the respondents say they "often" had problems related to paying large bills (table 70). This concern was experienced "sometimes" or "often" by a fifth to three-fourths of respondents in all samples except Kansas (14%), Missouri (13%), and Vermont (17%). Most frequent concern about paying large bills was evident among black families in Texas (59%) and the migrants in California (49%).

Concern about paying doctor bills and other medical expenses was expressed by 10 percent or more in Indiana, Nevada, Ohio, California, Texas, and Vermont (table 71). Responses of "sometimes" or "often" ranged from 12 percent in Missouri to 57 percent of the California migrants and 62 percent of the Texas black respondents. Paying health bills was reported as "never" a problem by half or more respondents in all samples except Indiana, Nevada, California, and Texas.

Money problems with "kids' wants" tended to be appreciably higher than other types of concerns, except for savings (table 72). Responses of "sometimes" or "often" ranged from 31 percent in Kansas and Missouri to from 63 and 69 percent in Indiana, California, and Texas. In general, problems of this type were less frequent in the four samples from rural small places. In none of the samples did as many as half of the respondents say they never had money problems related to buying things the kids want.

Problems related to savings were reported more often than for any of the goods and services (table 73). Percentages who reported "sometimes" or "often" ranged from 41 in Missouri to 70 and 75 in Texas and Wisconsin. Answers of "never" varied from 25 to 45 percent among all samples except 16 and 21 percent for Wisconsin and Texas, respectively. Thus, concerns about saving seem to be a relatively common attribute of respondents.

It has been hypothesized that low income families might have more difficulty than others with other family members spending money before the respondent could use it for family needs, or the money

might be more frequently lost or stolen. These problems, however, were seldom reported in any of the 13 samples except California where approximately one out of every five families "sometimes" or "often" had others spend the money (table 74). Money lost was a problem "sometimes" or "often" for 16 percent in California but for less than 5 percent in all other samples (table 75).

Adequacy of income (table 76)

In the random samples of families in small towns of Iowa, Kansas, Missouri, and Nebraska, the respondents were much more prone than others to say their family incomes are such that they "can afford about everything we want" or "can afford about everything we want and still save money" (table 76). At least a fourth of the respondents in each of these samples gave one of these answers, but in the samples of all other states, the proportions who reported these degrees of income adequacy ranged from only 2 percent for Texas to 22 percent for Illinois. This difference is to be expected because of contrasts in the income indexes of the populations sampled.

Further, in the small rural towns, the proportions of respondents who said their incomes were enough to "meet necessities only" or "not at all adequate" ranged only from 6 percent in Missouri to 13 percent in Kansas. In contrast, for the remaining samples, percentages were 50 for Texas and from 18 to 34 for all others. Three or more of every 10 families in four state samples (Ohio, Wisconsin, California, and Texas) reported their incomes as definitely inadequate or only enough to meet necessities.

Significant Associations With the Income Index

Thirty-three variables, representing various aspects of the resource circumstances of families in each of the 13 samples were examined for their probable associations with the income index (table 77). Only 269, or 63 percent, of the respective sample matrices were acceptable for the chi-square test. Of these, the chi-square coefficients for 128, or 48 percent, revealed significant associations, and 24 (9%) indicated marginal relationships. As reported in table 77, individual variables differed widely in number of samples that could be tested and in proportions of tests that yielded significant associations. Brief overviews will be given of significant associations of the income index and variables related to each of the following categories: contributors to family income, dependability of money income, financial commitments, transportation, housing, communication facilities, and the respondent's perceptions of her family situation.

Table 76. Adequacy of income as perceived by respondent.

Sample areas within states	Perceived adequacy of income					All families	N
	Not adequate	Meets necessities	Meets some wants	Meets everything	Meets everything & savings		
	%	%	%	%	%	%	
Rural small places:							
Iowa	2.2	5.9	62.7	17.3	11.9	100.0	185
Kansas	2.4	10.4	57.6	16.0	13.6	100.0	125
Missouri	1.5	4.5	66.2	13.9	13.9	100.0	201
Nebraska	3.3	9.1	61.8	11.0	14.8	100.0	209
Urban low-income areas:							
Hawaii	5.9	14.9	58.9	8.4	11.9	100.0	202
Illinois	3.5	17.4	56.8	8.0	14.3	100.0	287
Indiana	4.7	13.5	75.6	4.1	2.1	100.0	193
Nevada	7.6	19.3	62.3	4.5	6.3	100.0	223
Ohio	8.2	21.8	57.1	5.3	7.6	100.0	170
Wisconsin	9.8	23.4	48.8	7.3	10.7	100.0	205
Other populations:							
California	5.4	28.6	48.2	14.3	3.6	100.0	168
Texas	20.8	29.0	48.2	1.2	0.8	100.0	259
Vermont	4.6	19.8	58.5	9.7	7.4	100.0	217

For the chi-square tests, numbers of earners in a family were grouped in two categories of "one" or "two or more." Of tests made for 10 of the 13 samples, six revealed significant positive associations with the index of income adequacy. This tendency was more strong in the urban low-income samples than in others. Further, as reported in table 78, one-earner families had much higher proportions of income indexes under 125 than did those with two or more earners. These findings reflect the relevance of the second earner, usually the wife, for helping families achieve money incomes above their levels of financial deprivation or poverty.

The respondent's earned income as a percentage of total money income was significantly associated with the income index in all three tests made. No unique pattern was evident with respect to tendencies of the general types of populations studied to manifest significant associations because one of the samples was from rural small places in the Missouri Valley area, one was from an urban low-income population, and the other was from the rural and urban population in Texas. Reference to table 78 reveals that proportions of families with income indexes under 125 were higher when the respondents earned 50 percent or more of the total money income than when they contributed nothing or less than half of total income. Thus, the larger shares contributed by respondents to family income tended to be more frequent when family incomes were relatively low in comparison with their poverty thresholds.

Dependability of income was assessed as "not dependable," "fluctuating," or "dependable" by the respective project leaders at the participating stations (see Appendix B). Extent of income dependability was associated with the income index in only one of the nine samples tested, that of Texas. Of families with "not dependable or fluctuating" incomes, six of every 10 had income indexes under 125. In contrast, less than half of the families with "steady" income had indexes under 125.

Table 77. Summary of chi-square tests to identify associations of resource factor measures with the income index.^a

Resource factors	Results by population types and sample areas within states												
	Rural small places				Urban low-income areas					Other populations			
	Ia.	Kan.	Mo.	Neb.	Haw.	Ill.	Ind.	Nev.	Ohio	Wis.	Cal.	Tex.	Vt.
<u>Contributors to family money income:</u>													
Number of earners -----	++	0	-	-	++	++	0	++	++	-	0	++	-
Respondent's earned income as percent of total family income -----	0	0	++	0	0	0	0	++	0	0	0	++	0
<u>Dependability of money income as assessed by researchers -----</u>													
	0	0	+	0	-	-	-	-	-	-	0	++	-
<u>Financial commitments:</u>													
Commitments as percent of total money income -----	++	++	++	++	-	++	0	0	0	0	0	++	++
Incidence of commitments for:													
Credit -----	++	0	-	-	++	++	++	0	++	+	-	+	+
Insurance -----	0	0	0	0	++	0	0	++	0	++	-	0	0
<u>Transportation:</u>													
Use of:													
Own car or truck -----	0	0	0	0	++	0	++	++	0	++	0	++	0
Bus or train -----	0	0	0	0	-	0	-	++	+	-	-	0	0
Taxi -----	0	0	0	0	++	+	-	0	-	-	-	++	0
Car pool -----	0	0	0	0	0	0	-	-	0	0	-	-	0
Incidence of transportation problems -----	0	0	0	0	0	0	++	++	++	0	-	-	0
Number of miles to work ---	-	-	-	0	0	0	0	0	0	0	0	-	-
<u>Housing:</u>													
Tenure (right of occupancy) -----	++	-	++	0	0	++	-	++	-	++	0	-	0
Number of rooms -----	0	0	0	0	0	0	0	0	0	0	0	-	0
Respondent's satisfaction with:													
Adequacy of living space -----	-	-	-	-	-	-	-	-	-	+	0	-	-
Housing other than space -----	0	0	0	0	0	0	0	0	0	0	0	++	0
<u>Communication facilities:</u>													
Television -----	++	-	++	++	-	++	0	++	++	+	0	0	-
Newspaper read daily -----	++	0	-	0	++	0	0	0	0	0	-	++	++
<u>Respondent's perceptions of family situation:</u>													
Adequacy of income -----	0	0	0	0	++	++	0	0	0	++	0	0	++
Conditions today compared with parents' situation at her age -----	-	-	++	++	+	++	0	0	-	++	-	0	-
Situation today compared with 5 years ago from point of view of:													
Financial circumstances -----	++	+	++	++	-	++	++	++	-	++	-	++	-
Living conditions -----	+	-	++	++	-	-	++	-	-	-	-	++	-
Job opportunities -----	-	-	-	++	++	-	+	-	-	-	-	-	-
Children's opportunities -----	-	-	+	-	-	-	0	-	0	-	0	0	-
<u>Money problems:</u>													
Food -----	++	++	0	0	++	++	++	++	++	++	+	++	-
Special things kids want -----	++	++	++	+	++	++	0	++	++	++	-	++	-
New shoes or clothes -----	++	++	++	0	++	++	+	++	++	-	-	-	++
Doctor, dentist, medicine -----	++	++	++	++	-	++	-	-	+	++	-	++	++
Large bills -----	++	++	++	++	+	++	+	-	+	-	-	-	++
Saving -----	++	++	++	+	-	++	-	+	0	0	-	-	++
Equipment and appliance services -----	++	0	0	0	+	++	++	++	++	-	-	+	++
Rent and house payments -----	0	0	0	0	0	++	-	-	0	0	-	++	-
Gas or electricity turned off -----	0	0	0	0	0	0	0	-	0	0	-	++	0

^aKey to symbols: 0 = No chi-square test made; cell numbers of matrix not adequate.

- = Test not significant within 0.1000 level of probability.

+ = Test marginally significant from 0.0501 to 0.1000 level of probability.

++ = Test significant from 0.0500 to 0.0000 level of probability.

Table 78. Proportions of families with income indexes under 125 within resource factor categories and total sample for states.

Resource factors by sample areas within states	Percentage of families with income indexes under 125		
Contributors to a child's money income			
Number of earners	One	Two or more	Total sample
Iowa	27.7	8.7	14.0
Hawaii	50.6	29.0	38.8
Illinois	24.3	7.8	18.6
Nevada	36.7	23.1	31.5
Ohio	39.7	26.1	31.8
Texas	66.1	13.9	49.1
Respondent's earned income as percentage of total family income	50% or more	Less than 50%	Total sample
Missouri	29.4	16.0	12.4
Nevada	46.2	42.7	35.7
Texas	51.7	68.4	52.6
Dependability of income (assured)	Not dependably	Steady	Total sample
Texas	61.4	47.6	51.7
Financial commitments			
Commitments as percent of total money income	50% of income or more	Less than 50% of income	Total sample
Iowa	42.1	13.5	16.8
Kansas	24.1	7.4	12.4
Missouri	22.0	10.1	12.8
Nevada	20.8	8.4	9.8
Illinois	47.4	15.8	26.3
Texas	71.1	42.0	51.1
Vermont	61.7	36.4	52.1
Had credit commitments	No	Yes	Total sample
Iowa	16.7	16.1	16.1
Hawaii	72.0	37.3	46.0
Illinois	37.6	20.7	29.8
Indiana	45.6	24.0	34.0
Ohio	38.8	32.3	41.5
Had insurance (smaller debts)	No	Yes	Total sample
Hawaii	73.2	31.3	46.0
Nevada	42.4	30.1	34.9
Wisconsin	67.8	31.6	41.9
Transportation			
Use of own car or truck	No	Yes	Total sample
Hawaii	81.3	46.3	46.0
Indiana	66.2	22.8	34.4
Nevada	73.5	34.6	34.6
Wisconsin	77.2	25.7	34.6
Texas	73.1	37.3	52.8
Use of bus or train	Yes	No	Total sample
Nevada	56.9	25.7	34.7
Use of taxi	Yes	No	Total sample
Hawaii	67.5	42.0	46.0
Texas	57.7	44.7	52.8
Transportation problems	Do occur	Don't occur	Total sample
Indiana	36.0	31.5	32.8
Nevada	52.8	27.0	33.5
Ohio	61.0	25.5	36.3
Housing			
Tenure (right of occupancy)	Rent	Own or buying	Total sample
Iowa	11.4	12.1	19.0
Missouri	27.8	8.5	13.1
Illinois	36.2	14.3	27.0
Nevada	40.6	14.3	31.7
Wisconsin	50.9	26.9	41.1
Respondent's satisfaction with housing other than living space	Very unsatisfactory or unsatisfactory	Satisfactory or very satisfactory	Total sample
Texas	61.5	64.4	57.2
Communication facilities			
Television	Black & white	Color	Total sample
Iowa	23.1	5.6	16.2
Missouri	13.6	12.0	13.0
Nevada	14.8	4.0	9.6
Illinois	31.1	14.1	26.0
Nevada	41.0	22.8	34.1
Ohio	43.1	28.6	40.1

BEST COPY AVAILABLE

Table 78. (Continued)

Resource factors by sample areas within states	Percentage of families with income indexes under 125		
Newspaper read daily	No	Yes	Total sample
Iowa	32.4	12.4	16.2
Hawaii	61.9	41.9	41.9
Texas	57.7	47.5	52.8
Vermont	61.4	35.6	42.4
Respondent's perceptions of family situation			
Adequacy of income	Very inadequate or meets only necessities	Meets most needs and still have	Total sample
Hawaii	18.6	40.3	30.0
Illinois	60.0	21.3	27.4
Wisconsin	73.4	26.6	20.6
Vermont	73.5	34.6	21.6
Her family's conditions today compared with parents' situation at her age	Mainly worse	Mainly better	Total sample
Missouri	46.0	9.4	13.0
Nevada	16.3	7.3	9.2
Illinois	30.6	22.2	24.5
Wisconsin	54.5	47.0	41.1
Her family's situation today compared with 3 years ago	Mainly worse	Mainly better	Total sample
Future child			
Iowa	34.1	11.2	17.5
Missouri	24.0	9.4	13.6
Nevada	16.1	5.2	9.2
Illinois	43.5	23.1	28.6
Indiana	34.0	24.2	34.8
Nevada	52.2	32.0	35.1
Wisconsin	50.0	36.6	41.5
Texas	68.7	46.7	53.0
Living conditions	Mainly worse	Mainly better	Total sample
Missouri	24.1	8.3	13.5
Nevada	63.8	4.6	42.8
Indiana	30.8	26.8	34.9
Texas	68.2	46.0	53.0
Job opportunities			
Nevada	12.2	6.0	8.4
Hawaii	52.3	39.4	44.2
Home problems			
Do not have enough food to last until there is money to buy more	Often or sometimes	Never or seldom	Total sample
Iowa	32.3	12.8	16.2
Kansas	45.8	9.3	16.8
Hawaii	55.6	39.7	56.0
Illinois	31.1	14.9	26.6
Indiana	41.3	25.0	34.4
Nevada	47.0	21.4	34.9
Ohio	62.5	25.6	41.3
Wisconsin	62.5	30.8	40.1
Texas	63.3	43.4	58.0
Not able to buy needed things children want			
Iowa	21.3	5.4	16.3
Kansas	26.6	5.8	12.2
Missouri	21.2	3.4	12.8
Hawaii	54.2	26.7	46.0
Illinois	36.4	11.0	26.7
Nevada	41.4	18.0	34.9
Ohio	55.2	16.7	41.3
Wisconsin	44.1	38.6	40.6
Texas	56.8	34.9	53.0
Cannot afford to buy new shoes or clothes			
Iowa	29.1	10.6	16.2
Kansas	33.3	10.3	16.8
Missouri	29.6	10.0	17.8
Hawaii	36.6	31.4	46.0
Illinois	43.5	12.7	34.6
Nevada	42.5	20.5	34.6
Ohio	61.1	16.5	41.3
Vermont	58.4	35.6	42.4
Do not have enough money for dentist, doctor, or medicine			
Iowa	22.2	14.4	17.3
Kansas	24.1	13.5	19.1
Missouri	32.4	8.5	12.8
Nevada	17.2	6.2	9.6
Illinois	32.0	21.8	26.1
Wisconsin	33.7	34.8	39.7
Texas	37.7	36.0	51.3
Vermont	56.8	30.3	42.4

(Table 78 continued next page)

Table 78. (Continued)

Resource factors by sample areas within states	Percentages of families with income indexes under 125		
Not able to meet large bills:			
Iowa	25.4	10.2	16.2
Kansas	37.5	8.2	16.8
Missouri	25.0	8.1	12.8
Nebraska	14.6	5.8	9.6
Illinois	41.5	17.8	26.6
Vermont	36.7	36.0	42.4
Not able to save to have something to fall back on:			
Iowa	21.4	6.5	16.2
Kansas	22.8	5.0	16.8
Missouri	26.7	6.8	12.8
Illinois	33.7	13.1	26.6
Vermont	48.1	26.3	42.4
Cannot afford to keep equipment and appli- ances in running order:			
Iowa	45.2	10.1	16.2
Illinois	47.9	19.2	26.4
Indiana	42.6	22.4	34.2
Nevada	45.5	28.6	34.9
Ohio	62.9	27.1	38.7
Vermont	66.7	37.8	42.1
Get behind on the rent or house payments:			
Illinois	34.6	25.1	26.9
Texas	58.8	45.9	51.5
Danger of having gas or electricity turned off:			
Texas	65.0	44.1	52.5

*States are listed only if their sample matrices yielded a probability due to chance of 0.0500 or lower.

†An asterisk (*) before the name of a state indicates that its sample had a gamma value of less than 0.200 which reflects a nonlinear association of the two variables.

‡For any one state, percentages for the total sample may differ from variable to variable due to differing numbers of families for whom information was available for both income index and the specified variables.

§For each variable, categories with highest percentages of income indexes under 125 are listed at the left and the lowest are at the right. Thus, the left column represents characteristics of families that often are associated with inadequate money income.

Financially disadvantaged families are often plagued by needs for making financial commitments to future payments while at the same time being constrained by lack of credibility for becoming engaged in such commitments. Examination of comparative income adequacy in relation to commitment patterns of financially disadvantaged families provided information with respect to this paradox.

Seven of eight tests made for amounts of financial commitments as percentages of total money incomes resulted in significant associations with the income index (table 77). They included all four samples from rural small places, one of two from the urban low-income populations, and two of the three "other" populations. When commitments comprised 50 percent or more of disposable income, the percentages of families with income indexes under 125 usually were at least double those of the others (table 78).

Whether or not families had commitments for credit payments was significantly associated in five of the 11 samples tested (table 77). Marginal associations were identified for three samples, and no significant relationships were evident for the same

number. Four of the five samples that yielded significant associations were from urban low-income populations. Families without credit commitments were more prone than others to have income indexes under 125 (table 78). This finding may indicate their inability to obtain credit.

Of the four samples tested, commitments for regular payments of insurance premiums were associated significantly with the income index for three, all of which represented urban low-income populations (table 77). Proportionately more of the families without such commitments for insurance had income indexes under 125 than did the others. Thus, the incidence of insurance protection of some type was more limited among families with incomes of comparatively limited adequacy.

Means of transportation used may differ in terms of whether or not it is needed, kinds of transportation used if needed, and the degree of concern with transportation problems. The use of own car or truck was closely associated with the comparative adequacies of family incomes in four of the six urban low-income areas and in the sample of black families in Texas (table 77). All samples tested were significantly associated with the index. In the category that did not use a car or truck, proportions of families with income indexes under 125 were often double those of families who did use this means of transportation (table 78).

Means of transportation other than own car or truck were seldom associated significantly with the income index. Samples from Hawaii, Nevada, and Texas were the exceptions. In these situations, families with income indexes under 125 were more prone than others to use taxis, buses, or trains. Four samples were examined with respect to uses of car pools, but no significant relation to the income index was found.

Samples from five states were tested to identify tendencies of respondents to report frequencies of transportation problems. Of these, three from urban low-income areas were significantly associated with the income index. As was to be expected, proportionately more families with indexes under 125 were found in the groups that reported transportation problems more often than others.

Respondents' reports of distances traveled to places of work by the main earners were tested for five samples. None was significantly related to the income index.

With respect to housing resources, right of occupancy as reflected in owner or renter type of tenure was the variable most frequently associated with the relative adequacy of income (table 77). Nine samples were tested, three for rural small places, five urban low-income areas, and the "other" population of Texas. Significant associations were revealed for two rural and three urban samples. In most of these samples, proportions of renter families with income indexes under 125 were more than double those of owner families (table 78).

The Texas sample was the only one that could be tested for the relation of the income index to the number of rooms in the dwelling. No significant relationship was found.

Respondents' satisfactions with adequacy of living space were tested for 12 of the 13 samples, but none was significantly related to the income index (table 77). Satisfaction with housing, other than with respect to adequacy of living space, was examined only for the sample from Texas and was found to be positively associated with the income index.

Possession of colored television, versus only black and white, was significantly related to the income index for three samples from rural small places and three from urban low-income areas (table 77). Those with only black and white sets were more likely to have income indexes under 125 than were others (table 78).

Having someone in the family who usually read the newspaper every day was tested for six samples, four of which revealed significant associations. In these localities, families who did not have a regular reader of the newspaper were most prone to have income indexes under 125.

Each respondent was asked to appraise her family's situation at the time of the interview with respect to several types of experiences. For their appraisals of adequacy of family income, four sample matrices qualified for the chi-square test, and all four were significantly related to the income index (table 77). Three samples were from urban low-income areas, and the fourth represented rural families in Vermont. Consistent with expectations, respondents who considered their family incomes as mainly inadequate were much more often from families with income indexes under 125 than were others (table 78).

Respondents' perceptions of their current family situations compared with those of their parents at an age similar to that of the respondent were tested for 10 samples, four of which were significantly associated with the income index. These samples were from both rural small places and urban low-income areas. Those who considered their situations generally worse than their parents were more prone than others to have income indexes under 125. This group deserves further study to identify circumstances other than the relative adequacy of income that might contribute to attitudes of the respondents that they were less well off than their parents.

Four types of comparison were examined with respect to respondents' perceptions of their families' current conditions compared with their own circumstances 5 years previously. These related to financial circumstances, living conditions, job opportunities, and children's opportunities. Because the income index and financial conditions had monetary

circumstances of the family as a common denominator, it was not surprising to find that eight of the 13 samples tested were significantly related to the income index. That is, when responses reflected views that financial conditions were mainly worse today than 5 years ago, the families had income indexes under 125 proportionately more often than the others.

In relation to the respondents' perceptions of current living conditions compared with 5 years ago, all 13 sample matrices were appropriate for the chi-square test. Only four, however, yielded significant associations with the income index; two were from rural small places, one from an urban low-income area, and the other from Texas. In these samples, the respondents who believed that their families were worse off than before comparatively more often had income indexes under 125.

Although all samples were tested for perceptions of current opportunities compared with 5 years ago, only two significant associations with the income index were found, and none was revealed for children's opportunities. Differences in perceptions of their comparative family circumstances from these points of view may have been conditioned by factors other than the relative adequacy of income.

Of the nine types of "money problems" examined, those with greatest tendencies to be related to the income index involved food, special things wanted by the kids, clothing, health care, and keeping equipment and appliances in running order. Of the tests made of the respective samples on each of these types of problems, 60 percent or more revealed significant associations. In addition, several samples were marginal in their levels of probability. Concern with money problems of these types was well distributed among populations in rural small places, urban low-income areas, and other populations. In most instances, when respondents said they "often" or "sometimes" experienced these money problems, the proportions of their families with income indexes under 125 were more than double the percentages of those who said "never" or "seldom" (table 78).

For the four other types of money problems, from a third to almost a half of the samples tested revealed significant associations with the income index. In declining order of their tendencies to be associated, these problems were paying large bills, saving, rent and house payments, and danger of having gas or electricity turned off. Again, respondents most often concerned with these money problems represented relatively higher proportions of families with income indexes under 125 than did others.

SOCIAL STRUCTURE AND PROCESS

Patterns of social structure and process frequently differ within families as well as among families within communities. One objective of this study was to ascertain some of these differences within and among the 13 samples from the cooperating states. Because of the large number of variables that comprise family social structures and processes, nine were selected that tend to characterize socioeconomically disadvantaged families. These were kinship orientation, family orientation, family cohesiveness, marital satisfaction, parental permissiveness, conjugal power structure, formal community participation, neighboring practices, and informal community participation. After a brief description of the procedure used to derive a variable, findings concerning it are reported for the 13 samples.

Kinship Orientation

Four dichotomous items tapping kinship orientation were adapted from a seven-item "Kinship Orientation Scale" reported by Rogers and Sebald (1962). As they noted, "... it is expected that an individual with a high degree of kinship orientation would have a considerable amount of contact with his kin." Four items were used:

1. I get help from relatives more than from people not related to me.
2. I give help to relatives more than to people not related to me.
3. I talk about problems more with relatives than with people not related to me.
4. I spend more time with relatives than with people not related to me.

"Relatives" specified in these items are members of the respondent's extended family. Respondents were informed that the intended meaning of relatives in these items was "relatives within visiting distance (visiting distance means you would go and return the same day)."

Interitem and item-to-total correlation coefficients for the set of items, as well as percentage distribution of responses, were examined for all states' data. Item-to-total correlation coefficients were positive and significantly different from zero, ranging from 0.472 to 0.992. The percentage distribution of responses indicated that all four items were discriminating; thus, they were used to construct a kinship orientation index. Homemakers' scores on this index represent the sum of their positive responses to the series of items (possible score range 1 to 4). No score was derived if any of the four items were unanswered. The responses have been categorized as follows, designating degree of kinship orientation:

- Score of 0 = None
- Score of 1 = Low
- Score of 2 = Moderately Low
- Score of 3 = Moderately High
- Score of 4 = High

If the respondents had relatives within visiting distance, they were asked to respond to the questions that identify degree of kinship orientation.

Generally no unique response patterns emerged; that is, the responses from most samples tended to be well distributed across the scale (table 79). A distinctive exception, however, was California, where two-thirds of the homemakers reported high kinship orientation and there were no responses of "none." Percentages for scores of "high" or "moderately high" orientations toward kin varied from 27 in the Kansas sample to 58 for Texas and 79 for California; in all other samples, percentages were from 37 for Illinois to 51 for Hawaii and Nevada. "Moderately low" or "low" scores were least frequent in California (9%) and Texas (20%); for other samples, percentages ranged from 28 (Nevada) to 49 (Kansas). Reports of no kinship orientation varied from less than 5 percent (California and Texas) to 30 percent for Kansas.

Table 79. Kinship orientation.

Sample areas within states ^a	Kinship orientation					All families	N
	None	Low	Mod. low	Mod. high	High		
	%	%	%	%	%	%	
Rural small places:							
Iowa	24.1	14.7	15.3	21.8	24.1	100.0	170
Kansas	30.1	18.9	23.6	15.1	12.3	100.0	106
Missouri	20.6	19.0	18.5	20.1	21.8	100.0	189
Nebraska	23.4	15.6	21.9	17.7	21.4	100.0	192
Urban low-income areas:							
Hawaii	23.4	13.6	21.7	17.9	23.4	100.0	184
Illinois	21.4	19.9	22.2	15.8	20.7	100.0	266
Indiana	13.3	17.2	20.0	23.9	25.6	100.0	180
Nevada	10.2	18.1	20.3	22.0	29.4	100.0	177
Ohio	13.4	25.5	14.1	17.4	29.6	100.0	149
Wisconsin	19.0	21.3	20.7	13.8	25.2	100.0	174
Other populations:							
California	0.0	8.6	12.9	11.8	66.7	100.0	93
Texas	2.9	16.7	22.6	24.3	33.5	100.0	239
Vermont	16.3	19.9	19.4	16.3	28.1	100.0	196

^aSee Figure 1 and Tables 1 and 15 for descriptions of areas and populations sampled within each state.

Family Orientation

A series of four items used by Litwak (1960) was reproduced to tap nuclear versus extended family orientation, following his contention that geographical distance between relatives does not necessarily produce a loss of extended-family orientation. Slight changes in wording were made for three of the four items. In the first item, Litwak's reference to "the whole family" was replaced by "our family;" in the second item, Litwak's reference to "family members" was replaced by "our family;" in the last item, Litwak's "I want a house with enough room for our parents to feel free to move in" was replaced by "I want a house with enough room so our parents could move in with us if they wanted to."

Whereas Litwak structured responses to the items in a dichotomous manner, respondents in the present study were permitted an "uncertain" response as well as the positive ("important to me") and negative ("not important to me") responses. Four items were used:

1. Generally, I like our family to spend evenings together.
2. I want a house where our family can spend time together.
3. I want a location which would make it easy for relatives to get together.
4. I want a house with enough room so our parents could move in with us if they wanted to.

Litwak's scoring procedure was followed. Respondents who answered the first or second items positively, but not the third or fourth items were coded: 1 = nuclear-family oriented. Individuals answering the third or fourth items positively, regardless of answers to the first and second items, were coded: 2 = extended-family oriented. Individuals who answered none of the items positively were coded: 3 = nonfamily oriented. Failure to answer any of the four items prohibited determination of family orientation for that respondent. The distributions of these scores were examined first for the nuclear-family units and then for those who were in households extended by one or more grandparents, aunts, uncles, nieces, nephews, or other members.

Nuclear-family units (table 80)

In all the samples, the basic pattern of responses was the same in that the majority of respondents who lived in nuclear-family units exhibited an extended family orientation, and almost none were nonfamily orientated. Nevertheless, significant differences in samples can be observed. Extended orientation was extremely predominant in California (93%) and Texas (91%) and only slightly less so in Nevada (86%) and Missouri (86%). Over a third of the homemakers in Kansas (39%) and Hawaii (34%), however, were oriented only towards the nuclear-family unit. Percentages for the remaining samples ranged between these extremes.

Table 80. Family orientation scores of nuclear family units.

Sample areas within states	Nuclear family orientations			All families	N
	Nuclear	Extended	Nonfamily		
	%	%	%	%	
Rural small places:					
Iowa	22.4	77.6	0.0	100.0	170
Kansas	38.8	60.4	0.8	100.0	121
Missouri	12.9	86.0	1.1	100.0	186
Nebraska	25.4	73.6	1.0	100.0	197
Urban low-income areas:					
Hawaii	33.8	62.2	4.0	100.0	151
Illinois	28.9	69.0	2.1	100.0	239
Indiana	16.9	80.6	2.5	100.0	160
Nevada	13.7	86.3	0.0	100.0	168
Ohio	18.8	80.4	0.8	100.0	133
Wisconsin	30.7	67.7	1.6	100.0	189
Other populations:					
California	1.3	93.0	5.7	100.0	157
Texas	7.7	90.5	1.8	100.0	168
Vermont	20.8	76.8	2.4	100.0	207

Extended-family units (table 81)

Among the 13 samples, extended-family units ranged in number from less than 10 in Kansas, Nebraska, Wisconsin, and Vermont to 49 in Nevada and 87 in Texas. Proportions of the respective samples represented by these numbers varied from less than a tenth in Kansas, Vermont, Nebraska, Wisconsin, California, and Iowa to approximately a fifth in Hawaii and Nevada, and a third in Texas. Within the extended families, extended-family orientations were also reported by 90 percent or more of respondents in Iowa, Missouri, Nebraska, Nevada, and Texas; of the remaining samples, proportions ranged from 67 percent (Kansas) to 88 percent (Illinois).

Table 81. Family orientation scores of extended family units.

Sample areas within states	Extended family orientations			All families	N
	Nuclear	Extended	Nonfamily		
	%	%	%	%	
Rural small places:					
Iowa	7.1	92.9	0.0	100.0	14
Kansas	33.3	66.7	0.0	100.0	3
Missouri	9.1	90.9	0.0	100.0	11
Nebraska	0.0	100.0	0.0	100.0	8
Urban low-income areas:					
Hawaii	22.0	73.1	4.9	100.0	41
Illinois	10.0	87.5	2.5	100.0	40
Indiana	20.0	80.0	0.0	100.0	25
Nevada	2.0	98.0	0.0	100.0	49
Ohio	25.0	75.0	0.0	100.0	24
Wisconsin	12.5	75.0	12.5	100.0	8
Other populations:					
California	16.7	75.0	8.3	100.0	12
Texas	2.3	94.3	3.4	100.0	87
Vermont	14.3	85.7	0.0	100.0	7

Family Cohesiveness

Four items indicating the degree to which the family participates jointly in various activities (cohesiveness) were adapted from an eight-item scale reported by Rogers and Sebold (1962). Four items were used:

1. How often do you go places together as a family?
2. How often does your family eat at least one meal a day together?
3. How often do family members work around the home together?
4. How often do family members relax around the home together—talking, watching TV or doing things like this?

Response alternatives were "often," "sometimes," "seldom," and "never."

Interitem and item-to-total correlation coefficients for the set, as well as percentage distributions of responses, were examined for data from all states. Item-to-total correlation coefficients were positive and significantly different from zero, ranging from 0.403 to 0.828. The percentage distributions of responses indicated that the second and

fourth items were not discriminating very well in a number of states. Thus, responses to only the first and third items were summed to derive a family cohesiveness score. If respondents reported that their family *often* went places together as a family and *often* worked around the home together, this was regarded as high family cohesiveness (value of responses totaled 8). Less frequent participation in these activities was classified as either medium cohesiveness (value of responses totaled 5-7) or as low cohesiveness (value of responses totaled 2-4). Responses were coded: 1 = Low, 2 = Medium, 3 = High. No score was derived if either of the two items was unanswered.

In the states sampling only rural small places and in open-country Vermont, half or more of the families were highly cohesive; in the other samples, however, medium cohesiveness scores were predominant (table 82). Few homemakers in any of the samples indicated low family cohesiveness; low scores were most frequent in Texas (10%) and California (16%).

Table 82. Family cohesiveness.

Sample areas within states	Extent of cohesiveness			All families	N
	Low	Medium	High		
	%	%	%	%	
Rural small places:					
Iowa	4.3	46.5	49.2	100.0	185
Kansas	3.2	41.3	55.5	100.0	126
Missouri	2.5	38.1	59.4	100.0	202
Nebraska	1.0	44.5	54.5	100.0	209
Urban low-income areas:					
Hawaii	8.4	54.0	37.6	100.0	202
Illinois	5.9	48.1	46.0	100.0	287
Indiana	6.3	54.6	39.1	100.0	192
Nevada	8.6	57.2	34.2	100.0	222
Ohio	8.3	48.2	43.5	100.0	168
Wisconsin	6.7	51.5	41.8	100.0	208
Other populations:					
California	16.2	57.3	26.5	100.0	167
Texas	10.0	65.7	24.3	100.0	259
Vermont	3.7	38.7	57.6	100.0	217

Marital Satisfaction

Four items, tapping a wife's degree of satisfaction with her husband in selected areas of interaction and communication, were adapted from a Blood and Wolfe (1960) scale previously used to measure marital satisfaction. They were:

1. How satisfied are you with your husband's understanding of your problems and feelings?
2. How satisfied are you with the attention you receive from your husband?
3. How satisfied are you with your husband's help around home?
4. How satisfied are you with the time you and your husband spend just talking?

Response choices ranged through "very satisfied," "somewhat satisfied," "somewhat dissatisfied," and "very dissatisfied."

Interitem and item-to-total correlation coefficients for the set of items, as well as percentage distributions of responses, were examined for all states' data. Item-to-total correlation coefficients were positive, ranging from 0.308 to 0.853. The percentage distributions of responses indicated that all four items were discriminating. Thus, the four items were used to construct a marital satisfaction score.

Wives' marital satisfaction scores represent the sum of the values of their responses to the four items. The range of possible scores was 4-16. Only the maximum score, 16, was labeled as high satisfaction because there was a tendency across states for the majority of responses to concentrate in the "very satisfied" response category. Wives having scores of 4-8, indicating dissatisfaction on a majority of items, were characterized as experiencing low marital satisfaction. Remaining scores (9-15) were viewed as indicating medium marital satisfaction. Finally, the respondents were coded as: 1 = Low, 2 = Medium, 3 = High. No score was derived if any of the four items was unanswered.

In all samples the modal scores were medium on the marital satisfaction scale (table 83). Proportions of respondents scoring medium ranged from about half of the Missouri and California samples to 70 percent or more for Iowa, Kansas, Hawaii, Illinois, Ohio, and Texas. Approximately half of the Missouri and California respondents scored high compared with less than a third in any of the other state samples. Few homemakers in any state scored low.

Table 83. Marital satisfaction.

Sample areas within states	Extent of marital satisfaction			All families	N
	Low	Medium	High		
	%	%	%	%	
Rural small places:					
Iowa	3.9	73.7	22.4	100.0	152
Kansas	3.1	77.1	19.8	100.0	96
Missouri	3.5	48.3	48.2	100.0	170
Nebraska	2.1	67.4	30.5	100.0	190
Urban low-income areas:					
Hawaii	8.5	70.6	20.9	100.0	129
Illinois	6.6	72.2	21.2	100.0	198
Indiana	6.1	64.8	29.1	100.0	148
Nevada	8.3	65.9	25.8	100.0	132
Ohio	4.0	70.3	25.7	100.0	101
Wisconsin	9.1	65.9	25.0	100.0	132
Other populations:					
California	5.0	49.0	46.0	100.0	161
Texas	6.0	76.1	17.9	100.0	168
Vermont	5.0	68.1	26.9	100.0	201

Parental Permissiveness

Eight items, representing ideas about being a parent, were adapted from Parent Attitude Research Scales previously developed by family researchers at Kansas State University (Cromwell, 1968):

1. Respect for parents is the most important thing kids should learn.
2. Most kids should be toilet trained by 15 months of age.

3. It is more important to have a well run home than lots of friends to visit with.
4. Kids should be nicer than they are to their mothers since their mothers suffer so much for them.
5. Most kids should be spanked more often.
6. It's not all right for boys and girls to see each other undressed before age 5.
7. A child should be taken away from the breast or bottle as soon as possible.
8. The main goal of a parent is to see that the kids stay out of trouble.

Response alternatives ranged from "strongly disagree" to "strongly agree."

Interitem and item-to-total correlation coefficients for the set were examined for all states' data. Item-to-total coefficients were positive, ranging from 0.207 to 0.774. The item-to-total correlations, as well as the percentage distributions of responses, indicated that the first and third items should be discarded for the purpose of constructing a composite measure of parental permissiveness. In addition, deletion of the sixth item from the composite measure was recommended because of indications from both interviewers and respondents that the item's meaning was unclear.

Five items (2, 4, 5, 7, 8) contributed to a composite parental permissiveness score determined by a summation of the values of respondents' answers. The range of possible scores was 5 to 25. Respondents were coded as follows on degree of permissiveness: 1 = permissive (5-10), 2 = mixed (11-19), 3 = nonpermissive (20-25).

In most of the states, the majority of the homemakers evidenced mixed (permissive and nonpermissive) orientations toward child-rearing (table 84). Texas was distinctive, with the overwhelming majority of its sample (82 percent) being nonpermissively oriented. In Indiana, Nevada, Ohio, and California, a nonpermissive orientation predominated; yet a substantial proportion of these samples also evidenced a mixed orientation. In all samples, the proportions of respondents who gave evidence of permissive orientations were small (less than a

fourth). Most frequent permissiveness (close to a fifth) was evident in the rural towns, open-country Vermont, and the urban samples from Illinois and Wisconsin.

Conjugal Power Structure

The balance of power between marital partners is a sensitive reflection of the roles they play in marriage, as well as a factor affecting many other aspects of their relationships (Centers, Raven and Rodrigues, 1971:264). A number of scales, some quite lengthy, have been developed to tap conjugal power structure. One of the best known is that reported by Blood and Wolfe (1960) whose work follows up that of P.G. Herbst (1952).

Rather than relying on an existing scale for the present study, a series of six items were selected that parallel items used in several existing scales. Each respondent was asked for her perception of who, (1) wife, (2) husband, or (3) husband and wife together, mainly decides:

1. which friends you (husband and wife) see the most?
2. the best place for the family to live?
3. about the wife working outside the home?
4. about the number of children wanted?
5. how to handle the children?
6. how the money is used?

The numbers in parentheses indicate the code used for each item. A category (4) was used to indicate nonapplicable responses.

The series of questions on decision making was followed by a series of three items asking for the homemaker's perception of who (1) wife, (2) husband, or (3) husband and wife together mainly:

1. tries to make sure you don't have more children than you want?
2. handles the children when both parents are at home?
3. handles money matters? (pays bills, spends for what the family needs, etc.)

These items were intended to tap the identity of the effective agent in the family who actually implements decisions.

No composite score was derived for either set of items to permit detailed examination of response patterns reflecting differences in conjugal power structure in the various state populations. Husband's absence from the room during the wife's responses to these questions was viewed as a necessary preliminary screening measure.

Who mainly decides friends seen the most (table 85)

A large majority of the homemakers in almost all the states responded that both wife and husband decided what friends they (husband and wife) see the most. Among the respondents who did not answer "both," the husband was cited as the main decision maker more often than the wife in a majority of the samples. An exception was Texas where substantially more named the wife than the husband.

Table 84. Parental permissiveness.

Sample areas within states	Extent of permissiveness			All families	N
	Non-permissive	Mixed	Permissive		
	%	%	%	%	
Rural small places:					
Iowa	9.2	70.1	20.7	100.0	184
Kansas	19.2	57.6	23.2	100.0	125
Missouri	10.9	71.8	17.3	100.0	202
N.braska	10.6	67.3	22.1	100.0	208
Urban low-income areas:					
Hawaii	29.7	58.9	11.4	100.0	202
Illinois	24.4	53.0	22.6	100.0	287
Indiana	52.4	43.5	4.1	100.0	193
Nevada	65.9	30.5	3.6	100.0	223
Ohio	49.7	42.6	7.7	100.0	169
Wisconsin	15.5	61.8	22.7	100.0	207
Other populations:					
California	59.9	40.1	0.0	100.0	162
Texas	82.2	17.8	0.0	100.0	259
Vermont	18.0	60.3	21.7	100.0	217

Table 85. Who mainly decides friends seen the most.

Sample areas within states	Who mainly decides			All families	N
	Wife	Husband	Both		
	%	%	%	%	
Rural small places:					
Iowa	8.6	12.3	79.1	100.0	162
Kansas	7.6	20.3	72.1	100.0	118
Missouri	6.4	6.9	86.7	100.0	188
Nebraska	12.3	14.3	73.4	100.0	203
Urban low-income areas:					
Hawaii	11.3	22.7	66.0	100.0	141
Illinois	9.2	13.1	77.7	100.0	206
Indiana	13.1	11.8	75.1	100.0	153
Nevada	12.0	19.0	69.0	100.0	142
Ohio	9.3	11.9	78.8	100.0	118
Wisconsin	11.5	14.7	73.8	100.0	156
Other populations:					
California	7.9	28.0	64.1	100.0	164
Texas	25.1	10.9	64.0	100.0	175
Vermont	6.3	11.7	82.0	100.0	205

Who mainly decides the best place for the family to live (table 86)

In all the states except California, a majority of respondents also claimed *both* husband and wife decided the best place for the family to live. The husband alone was the decision maker cited next most often. In California, half of the respondents claimed the husband made these decisions. Few homemakers in any of the states claimed it was the wife.

Who mainly decides about the wife working outside the home (table 87)

Generally, the homemakers reported that *both* the husband and wife decided about the wife working outside the home. In California, however, the husband was more frequently cited, and in Texas over half of the sample responded that the decision maker was the wife. In approximately half of the samples, the husband alone was cited more frequently than the wife alone.

Who mainly decides the number of children wanted (table 88)

In all samples, the majority of respondents cited both husband and wife as decision makers regarding the number of children wanted. Husband-wife sharing of these decisions seemed slightly more prevalent in the states sampling rural small places and in Vermont. The wife alone tended to be the next most often cited decision maker. The wife was named conspicuously more often in Texas than in the other states.

Who mainly decides how to handle the children (table 89)

Generally, both husband and wife together made the main decisions about handling the children more often than either parent alone. When this decision was not shared, it was made more often by the wife than by the husband, except in the California sample.

Table 86. Who mainly decides the best place for the family to live.

Sample areas within states	Who mainly decides			All families	N
	Wife	Husband	Both		
	%	%	%	%	
Rural small places:					
Iowa	2.5	17.3	80.2	100.0	162
Kansas	4.3	34.2	61.5	100.0	117
Missouri	4.3	16.5	79.2	100.0	188
Nebraska	5.4	24.8	69.8	100.0	202
Urban low-income areas:					
Hawaii	7.1	30.5	62.4	100.0	141
Illinois	4.4	24.3	71.3	100.0	206
Indiana	7.1	16.8	76.1	100.0	155
Nevada	11.6	30.1	58.3	100.0	146
Ohio	11.9	22.0	66.1	100.0	118
Wisconsin	9.0	29.5	61.5	100.0	156
Other populations:					
California	4.8	52.9	42.3	100.0	168
Texas	11.4	31.4	57.2	100.0	175
Vermont	1.5	19.4	79.1	100.0	206

Table 87. Who mainly decides about the wife working outside the home.

Sample areas within states	Who mainly decides			All families	N
	Wife	Husband	Both		
	%	%	%	%	
Rural small places:					
Iowa	18.5	16.0	65.5	100.0	162
Kansas	16.1	35.6	48.3	100.0	118
Missouri	17.6	17.6	64.8	100.0	188
Nebraska	20.3	22.3	57.4	100.0	202
Urban low-income areas:					
Hawaii	19.9	35.5	44.6	100.0	141
Illinois	19.0	21.8	61.2	100.0	206
Indiana	21.9	36.8	41.3	100.0	155
Nevada	29.5	30.1	40.4	100.0	146
Ohio	26.1	37.0	36.9	100.0	119
Wisconsin	28.8	23.1	48.1	100.0	156
Other populations:					
California	24.1	40.1	35.8	100.0	162
Texas	51.8	21.8	26.4	100.0	174
Vermont	15.0	27.7	57.3	100.0	206

Table 88. Who mainly decides the number of children wanted.

Sample areas within states	Who mainly decides				All families	N
	Wife	Husband	Both	Doesn't apply		
	%	%	%	%	%	
Rural small places:						
Iowa	6.8	3.7	85.2	4.3	100.0	162
Kansas	9.3	9.3	76.3	5.1	100.0	118
Missouri	4.3	4.3	88.7	2.7	100.0	188
Nebraska	7.4	5.4	85.7	1.5	100.0	203
Urban low-income areas:						
Hawaii	9.2	12.1	75.2	3.5	100.0	141
Illinois	8.3	6.8	70.8	14.1	100.0	206
Indiana	14.8	12.9	60.0	12.3	100.0	155
Nevada	14.8	5.6	77.5	2.1	100.0	142
Ohio	10.0	9.2	62.5	18.3	100.0	120
Wisconsin	9.0	2.6	86.5	21.9	100.0	155
Other populations:						
California	6.1	13.9	67.3	12.7	100.0	165
Texas	27.6	15.5	54.6	2.3	100.0	174
Vermont	11.2	5.8	82.0	1.0	100.0	206

BEST COPY AVAILABLE

Table 89. Who mainly decides how to handle the children.

Sample areas within states	Who mainly decides			All families	N
	Wife	Husband	Both		
	%	%	%	%	
Rural small places:					
Iowa	16.7	2.5	80.8	100.0	162
Kansas	17.2	8.8	74.2	100.0	114
Missouri	12.8	3.2	84.0	100.0	188
Nebraska	19.7	1.5	78.8	100.0	203
Urban low-income areas:					
Hawaii	14.9	9.2	75.9	100.0	141
Illinois	13.1	5.3	81.6	100.0	206
Indiana	18.1	7.7	74.2	100.0	155
Nevada	14.4	11.6	74.0	100.0	146
Ohio	17.5	9.2	73.3	100.0	120
Wisconsin	27.6	4.5	67.9	100.0	155
Other populations:					
California	6.6	17.0	76.4	100.0	168
Texas	29.7	18.9	51.4	100.0	174
Vermont	17.0	4.4	78.6	100.0	206

Who mainly decides how the money is used (table 90)

In all the states, the majority of respondents reported that "both" husband and wife decided about the use of their money. Again, sharing of the decisions seemed especially prevalent in the states sampling rural small places. In addition, California and Vermont also showed about three-fourths of their respondents answering "both." Sharing of monetary decisions was reported least often in Texas (59%); for other samples, percentages ranged from 65 in Hawaii to 89 in Missouri. When the decision was not shared, percentages for husbands or wives deciding alone were similar for Iowa, Illinois, Nevada, Ohio, and Texas. Wives were cited as the decision makers more frequently than husbands in Nebraska and Hawaii. Decisions about money were made by husbands, more often than by wives, in Kansas, Missouri, Indiana, Wisconsin, California, and Vermont.

Table 90. Who mainly decides how the money is used.

Sample areas within states	Who mainly decides			All families	N
	Wife	Husband	Both		
	%	%	%	%	
Rural small places:					
Iowa	6.8	9.3	83.9	100.0	162
Kansas	7.6	18.6	73.8	100.0	118
Missouri	2.1	9.0	88.9	100.0	188
Nebraska	12.8	7.9	79.3	100.0	203
Urban low-income areas:					
Hawaii	20.6	14.9	64.5	100.0	141
Illinois	13.6	15.5	70.9	100.0	206
Indiana	12.9	18.7	68.4	100.0	155
Nevada	15.9	11.8	70.3	100.0	146
Ohio	16.8	16.0	67.2	100.0	119
Wisconsin	14.1	19.9	66.0	100.0	156
Other populations:					
California	8.3	18.0	73.7	100.0	168
Texas	21.7	19.4	58.9	100.0	174
Vermont	5.8	16.5	77.7	100.0	206

Who mainly tries to limit the number of children (table 91)

The modal response to this question was "both" except for samples from Illinois, Nevada, and Texas.

Husband-wife sharing of actual implementation of birth control was not as prevalent as sharing of the decision regarding the number of children wanted (table 88). The proportion answering "both" ranged down from almost two-thirds of the Missouri, California, and Iowa samples to approximately one-third of the Illinois and Ohio respondents. Except in California, the wife alone, substantially more often than the husband alone, was reported as the one who tries to limit the number of children.

Table 91. Who mainly tries to limit the number of children.

Sample areas within states	Who mainly tries				All families	N
	Wife	Husband	Both	Doesn't apply		
	%	%	%	%	%	
Rural small places:						
Iowa	27.2	3.7	61.7	7.4	100.0	162
Kansas	34.2	12.3	43.9	9.6	100.0	114
Missouri	22.9	5.3	65.9	5.9	100.0	188
Nebraska	30.0	9.9	55.2	4.9	100.0	203
Urban low-income areas:						
Hawaii	36.2	10.6	44.0	9.2	100.0	141
Illinois	36.4	9.2	36.9	17.5	100.0	206
Indiana	37.4	7.7	41.4	13.5	100.0	155
Nevada	48.5	8.6	40.0	2.9	100.0	146
Ohio	32.5	9.2	37.5	20.8	100.0	120
Wisconsin	20.0	4.5	53.6	21.9	100.0	155
Other populations:						
California	9.5	14.9	61.1	12.5	100.0	168
Texas	44.5	10.4	42.8	2.3	100.0	174
Vermont	30.1	5.8	59.7	4.4	100.0	206

Who mainly handles the children when both parents are present (table 92)

In all 13 samples, the modal response to this question was "both." Actual sharing of responsibility for handling the children was substantially less than sharing of decisions about how to handle them. Proportions of respondents who said that both husband and wife handled children ranged down from 68 percent in Missouri to 40 percent in Nevada. When this task was not shared, the wife alone was cited more often than the husband alone in all samples except Nevada and California.

Table 92. Who mainly handles the children when both parents are present.

Sample areas within states	Who mainly handles the children			All families	N
	Wife	Husband	Both		
	%	%	%	%	
Rural small places:					
Iowa	27.8	13.6	58.6	100.0	162
Kansas	28.1	21.9	50.0	100.0	116
Missouri	19.1	13.3	67.6	100.0	188
Nebraska	28.6	22.2	49.2	100.0	203
Urban low-income areas:					
Hawaii	31.2	22.7	46.1	100.0	141
Illinois	35.0	16.0	49.0	100.0	206
Indiana	29.0	12.3	58.7	100.0	155
Nevada	30.1	30.1	39.8	100.0	146
Ohio	26.7	12.5	50.8	100.0	119
Wisconsin	34.8	14.8	50.4	100.0	156
Other populations:					
California	19.6	22.6	57.8	100.0	167
Texas	32.2	25.3	42.5	100.0	174
Vermont	27.2	19.4	53.4	100.0	206

Who mainly handles money matters (table 93)

Again, husband-wife sharing of actual implementation of the responsibility was substantially less pronounced than sharing of the decisions relating to it. The wife alone was reported more frequently as the dominant implementer of monetary responsibilities than as decision maker. Only in Iowa, Missouri, Indiana, and California was the modal response "both husband and wife." California was also the only sample in which the husband was cited more often than the wife as the actual handler of money matters.

Table 93. Who mainly handles money matters.

Sample areas within states	Who mainly handles money matters			All families	N
	Wife	Husband	Both		
Rural small places:					
Iowa	41.4	14.2	44.4	100.0	162
Kansas	48.7	23.1	28.2	100.0	117
Missouri	34.6	19.1	46.3	100.0	188
Nebraska	48.8	17.2	34.0	100.0	203
Urban low-income areas:					
Hawaii	49.7	19.1	31.2	100.0	141
Illinois	47.0	28.2	24.8	100.0	206
Indiana	42.4	28.2	41.9	100.0	155
Nevada	50.0	21.9	28.1	100.0	146
Ohio	50.9	18.3	30.8	100.0	120
Wisconsin	43.0	26.9	30.1	100.0	136
Other populations:					
California	3.7	28.0	68.3	100.0	168
Texas	43.0	18.9	37.7	100.0	175
Vermont	41.7	24.3	34.0	100.0	206

Summary: Conjugal power structure

Consistently in every context, both husband and wife together tended to make decisions more often than either husband or wife alone. Sharing of the decisions was somewhat less prevalent in California and Texas than in samples in other states, however. In most of the samples, the husband alone was more often cited than the wife alone except in respect to the decision regarding the number of children wanted. In reference to most decisions, the wife seemed a more dominant decision maker in Texas than in the other states; the husband was the more dominant decision maker in California.

Sharing of actual implementation of the responsibility was less prevalent than sharing of the decisions relating to it. Nevertheless, "both" husband and wife were most often cited as chief implementers, except in respect to money matters. In striking contrast to related decisions, the wife usually was a more dominant implementer than the husband in every context.

Formal Participation

Involvement in voluntary associations is one of the dimensions of community participation. Church and labor union associations are only "semivoluntary," but participation in these organizations may

often be correlated with participation in other types of voluntary associations (Ross and Wheeler, 1971).

In the present study, information was obtained from the homemaker concerning attendance, on a regular basis, relative to:

1. Church
2. Groups connected with church (ladies' aid, men's club, etc.)
3. PTA or other community groups
4. Lodge, VFW, or other groups like this
5. Recreation groups (sports teams, sewing club, card groups, etc.)
6. Union, or other groups connected with job

Respondents were asked to indicate whether these groups were attended regularly by (1) *neither* husband nor wife, (2) *either* husband or wife, or (3) *both* husband and wife. No composite score was derived.

Church attendance

Two-parent families (table 94). In every state except Illinois, the majority of respondents in two-parent families reported that at least one parent attended church regularly. The proportions reporting both parents attending ranged from about one-third in almost half of the states to almost two-thirds in Nebraska and California. Generally, there was a tendency for *both* parents to attend or for *neither* to attend. An exception was Texas, where the modal response was only one parent attending church regularly.

Table 94. Church attendance in two-parent families.

Sample areas within states	Attendance by husband and wife			All families	N
	Neither	Either	Both		
	%	%	%	%	
Rural small places:					
Iowa	48.7	17.1	34.2	100.0	158
Kansas	45.8	14.0	40.2	100.0	107
Missouri	38.8	18.6	42.6	100.0	181
Nebraska	24.3	12.3	63.0	100.0	192
Urban low-income areas:					
Hawaii	49.2	14.6	36.2	100.0	130
Illinois	55.0	12.5	32.5	100.0	200
Indiana	17.2	37.1	45.7	100.0	151
Nevada	38.9	24.3	36.8	100.0	136
Ohio	45.3	13.7	41.0	100.0	117
Wisconsin	42.1	14.5	43.4	100.0	145
Other populations:					
California	14.5	25.2	60.3	100.0	159
Texas	26.4	38.5	35.1	100.0	174
Vermont	47.8	18.4	33.8	100.0	201

Single-parent families (table 95). In most of the samples, the majority of homemakers in single-parent families did not attend church on a regular basis. Exceptions were in Missouri, Indiana, California, and Texas; over three-fifths of the respondents in these samples reported regular attendance. Conversely, attendance was exceptionally low in Wisconsin, Hawaii, Illinois, and Iowa where over three-fifths of the respondents reported that they did not go to church regularly.

BEST COPY AVAILABLE

Table 95. Church attendance in single-parent families.

Sample areas within states	Attendance by parent		All families	N
	Does not attend	Does attend		
	%	%	%	
Rural small places:				
Iowa	63.0	37.0	100.0	27
Kansas	57.9	42.1	100.0	19
Missouri	38.9	61.1	100.0	18
Nebraska	58.8	41.2	100.0	17
Urban low-income areas:				
Hawaii	70.4	29.6	100.0	71
Illinois	63.2	36.8	100.0	87
Indiana	18.9	81.1	100.0	37
Nevada	50.6	49.4	100.0	87
Ohio	47.2	52.8	100.0	51
Wisconsin	80.6	19.4	100.0	62
Other populations:				
California	25.0	75.0	100.0	8
Texas	24.7	75.3	100.0	85
Vermont	53.3	46.7	100.0	15

Church-group attendance

Two-parent families (table 96). In every sample, the majority of homemakers in two-parent families reported that neither husband nor wife regularly attended meetings of church-affiliated groups. As many as 10 of the samples showed two-thirds or more of the families with no parent attending, and most of the samples showed very few families with both parents attending. Church-group attendance was most prevalent in Nebraska, Indiana, and California. Over a fourth of the families sampled in California and slightly less than a fourth in Nebraska showed both parents attending church-group meetings regularly.

Table 96. Church-group attendance in two-parent families.

Sample areas within states	Attendance by husband and wife			All families	N
	Neither	Either	Both		
	%	%	%	%	
Rural small places:					
Iowa	66.4	22.8	10.8	100.0	158
Kansas	66.4	21.5	12.1	100.0	107
Missouri	70.1	18.5	11.4	100.0	194
Nebraska	53.1	24.0	22.9	100.0	192
Urban low-income areas:					
Hawaii	83.8	5.4	0.8	100.0	130
Illinois	83.0	6.0	1.0	100.0	200
Indiana	55.6	27.8	16.6	100.0	151
Nevada	78.7	10.3	11.0	100.0	136
Ohio	75.2	19.7	5.1	100.0	117
Wisconsin	82.0	8.3	9.7	100.0	145
Other populations:					
California	57.8	13.6	28.6	100.0	140
Texas	68.4	25.3	6.3	100.0	174
Vermont	82.2	12.0	5.8	100.0	191

Single-parent families (table 97). Church-group attendance was even less prevalent in single-parent families. In 10 samples, at least three-fourths of the homemakers in families of this type said they did not attend church groups regularly. In Wisconsin, almost none attended and in Hawaii, less than a tenth. Church-group participation among single-parent families was highest in California (38%), Indiana (30%), and Texas (27%).

Table 97. Church-group attendance in single-parent families.

Sample areas within states	Attendance by parent		All families	N
	Does not attend	Does attend		
	%	%	%	
Rural small places:				
Iowa	88.9	11.1	100.0	27
Kansas	78.9	21.1	100.0	19
Missouri	83.3	16.7	100.0	18
Nebraska	82.4	17.6	100.0	17
Urban low-income areas:				
Hawaii	90.1	9.9	100.0	71
Illinois	88.5	11.5	100.0	87
Indiana	70.3	29.7	100.0	37
Nevada	75.9	24.1	100.0	87
Ohio	75.5	24.5	100.0	51
Wisconsin	98.4	1.6	100.0	62
Other populations:				
California	62.5	37.5	100.0	8
Texas	72.9	27.1	100.0	85
Vermont	86.7	13.3	100.0	15

Community-group attendance

Two-parent families (table 98). In all the states, the majority of respondents reported that neither parent attended community-group meetings regularly. The Texas sample showed exceptionally low community-group participation with 86 percent reporting no attendance by either parent. Community-group attendance was greatest in Missouri, Hawaii, Indiana, and California. Attendance by either parent was more frequent than by both in most of the urban samples, Texas, and Vermont.

Table 98. Community-group attendance in two-parent families.

Sample areas within states	Attendance by husband and wife			All families	N
	Neither	Either	Both		
	%	%	%	%	
Rural small places:					
Iowa	68.1	16.6	15.3	100.0	157
Kansas	60.4	17.9	21.7	100.0	106
Missouri	51.3	21.7	25.0	100.0	184
Nebraska	59.1	19.4	21.5	100.0	191
Urban low-income areas:					
Hawaii	53.3	18.6	27.9	100.0	129
Illinois	67.0	20.1	12.9	100.0	194
Indiana	54.8	37.8	7.4	100.0	148
Nevada	58.8	31.6	9.6	100.0	136
Ohio	59.0	29.9	11.1	100.0	117
Wisconsin	63.4	21.4	15.2	100.0	145
Other populations:					
California	53.4	22.3	24.3	100.0	148
Texas	85.7	10.9	3.4	100.0	174
Vermont	63.2	24.7	12.1	100.0	198

Single-parent families (table 99). Again, single-parent families tended to show less attendance than those with two parents. In only four of the samples did as many as a third of the homemakers in single-parent families attend community-group meetings regularly. Community-group participation was highest in California, where about half of the homemakers reported attending regularly. It was lowest in Iowa, where almost none attended, and in Missouri and Texas, where about a tenth said they attended.

Table 99. Community-group attendance in single-parent families.

Sample areas within states	Attendance by parent		All families	N
	Does not attend	Does attend		
	%	%	%	
Rural small places:				
Iowa	96.3	3.7	100.0	27
Kansas	61.1	38.9	100.0	18
Missouri	88.9	11.1	100.0	18
Nebraska	64.9	35.3	100.0	17
Urban low-income areas:				
Hawaii	70.4	29.6	100.0	71
Illinois	71.1	28.9	100.0	83
Indiana	64.9	35.1	100.0	37
Nevada	73.6	26.4	100.0	87
Ohio	67.9	32.1	100.0	53
Wisconsin	79.4	20.6	100.0	63
Other populations:				
California	50.0	50.0	100.0	8
Texas	90.6	9.4	100.0	85
Vermont	68.8	31.3	100.0	16

Lodge and kindred group attendance

Two-parent families (table 100). Lodge and kindred group attendance was also quite low. In approximately six of every 10 two-parent families, neither parent attended these groups. Nonattendance was especially pronounced in Hawaii where, in 95 percent of the families, neither parent attended. Lodge or kindred group attendance by both parents was conspicuously higher in California, where over a fourth attended regularly. In Wisconsin, and in all of the rural small town samples, from 32 to 41 percent of the families showed either or both parents attending these groups regularly.

Table 100. Lodge and kindred group attendance in two-parent families.

Sample areas within states	Attendance by husband and wife			All families	N
	Neither	Either	Both		
	%	%	%	%	
Rural small places:					
Iowa	68.1	18.5	13.4	100.0	157
Kansas	64.5	24.3	11.2	100.0	107
Missouri	65.2	22.8	12.0	100.0	184
Nebraska	58.9	25.0	16.1	100.0	192
Urban low-income areas:					
Hawaii	95.4	4.6	0.0	100.0	130
Illinois	84.5	12.0	3.5	100.0	200
Indiana	77.7	18.9	3.4	100.0	148
Nevada	89.7	6.6	3.7	100.0	136
Ohio	87.2	9.4	3.4	100.0	117
Wisconsin	65.5	26.9	7.6	100.0	145
Other populations:					
California	62.4	9.8	27.8	100.0	133
Texas	82.8	11.5	5.7	100.0	174
Vermont	84.5	9.0	6.5	100.0	201

Single-parent families (table 101). Lodge and kindred group attendance was especially low in single-parent families. In nine of the samples, fewer than a tenth of the homemakers in these families reported regular attendance in such groups. Lodge and kindred group participation was most frequent in California (38%) and Missouri (21%).

Table 101. Lodge and kindred group attendance in single-parent families.

Sample areas within states	Attendance by parent		All families	N
	Does not attend	Does attend		
	%	%	%	
Rural small places:				
Iowa	85.2	14.8	100.0	27
Kansas	78.9	21.1	100.0	19
Missouri	100.0	0.0	100.0	18
Nebraska	82.4	17.6	100.0	17
Urban low-income areas:				
Hawaii	97.2	2.8	100.0	71
Illinois	92.5	7.5	100.0	67
Indiana	97.1	2.9	100.0	35
Nevada	92.5	7.5	100.0	80
Ohio	90.4	9.6	100.0	52
Wisconsin	93.7	6.3	100.0	63
Other populations:				
California	62.5	37.5	100.0	8
Texas	90.6	9.4	100.0	85
Vermont	92.9	7.1	100.0	16

Recreation-group attendance

Two-parent families (table 102). As with the other groups, regular attendance in recreation groups was relatively low. Approximately half or more respondents in all samples reported that neither husband nor wife attended these groups regularly. Vermont, Texas, and Illinois evidenced unusually low participation in recreation groups; over three-fourths of their samples had neither parent attending. In contrast, Nebraska showed almost one-fourth of their families with one parent regularly attending recreation groups and over one-fourth with both parents attending. In California and the four samples from rural small towns, attendance by both parents was more frequent than by either of them.

Table 102. Recreation-group attendance in two-parent families.

Sample areas within states	Attendance by husband and wife			All families	N
	Neither	Either	Both		
	%	%	%	%	
Rural small places:					
Iowa	56.9	20.3	22.8	100.0	158
Kansas	71.1	12.1	16.8	100.0	107
Missouri	60.3	17.4	22.3	100.0	184
Nebraska	49.0	22.4	28.6	100.0	192
Urban low-income areas:					
Hawaii	63.9	21.5	14.6	100.0	130
Illinois	77.5	11.5	11.0	100.0	200
Indiana	66.0	21.3	12.7	100.0	150
Nevada	67.0	15.4	17.6	100.0	136
Ohio	66.7	17.9	15.4	100.0	117
Wisconsin	66.9	20.7	12.4	100.0	145
Other populations:					
California	68.4	11.3	20.3	100.0	133
Texas	82.8	11.5	5.7	100.0	174
Vermont	86.0	5.5	6.5	100.0	201

Single-parent families (table 103). In most samples, recreation-group attendance in single-parent families was dramatically low. All but four of the samples showed over three-fourths of the homemakers of these families not attending such groups; in Illinois, Texas, and Vermont, over 90 percent

were not attending. Recreation-group participation by single-parents was highest in California where half of the homemakers reported regular attendance. A fifth or slightly more of the homemakers in Iowa, Kansas, Missouri, Indiana, and Nevada also reported attending recreation groups regularly.

Table 103. Recreation-group attendance in single-parent families.

Sample areas within states	Attendance by parent		All families	N
	Does not attend	Does attend		
	%	%		
Rural small places:				
Iowa -----	74.1	25.9	100.0	27
Kansas -----	68.4	31.6	100.0	19
Missouri -----	77.8	22.2	100.0	18
Nebraska -----	88.2	11.8	100.0	17
Urban low-income areas:				
Hawaii -----	83.1	16.9	100.0	71
Illinois -----	94.3	5.7	100.0	87
Indiana -----	71.4	28.6	100.0	75
Nevada -----	78.2	21.8	100.0	87
Ohio -----	83.0	17.0	100.0	53
Wisconsin -----	88.9	11.1	100.0	63
Other populations:				
California -----	50.0	50.0	100.0	8
Texas -----	96.5	3.5	100.0	85
Vermont -----	93.3	6.7	100.0	15

Job-connected group attendance

Two-parent families (table 104). Over half of the respondents in nine of the 13 samples reported neither parent regularly attended job-connected groups. Participation in these groups was lowest in Vermont (83%). In addition, attendance was comparatively lower in samples from rural towns and from Illinois and California. In four of the urban low-income samples (Indiana, Nevada, Ohio, Wisconsin), a majority of families showed at least one parent regularly attending job-connected groups. Few families in any of the samples had both parents attending groups of this type.

Single-parent families (table 105). Regular attendance in job-connected groups was much lower in single than in two-parent families. Nonattendance was especially dramatic in Iowa, Hawaii, and Illinois where 6 percent or fewer of the homemakers

Table 104. Job-connected group attendance in two-parent families.

Sample areas within states	Attendance by husband and wife			All families	N
	Neither	Either	Both		
	%	%	%	%	
Rural small places:					
Iowa	78.5	19.6	1.9	100.0	158
Kansas	67.3	26.2	6.5	100.0	107
Missouri	77.9	19.3	2.8	100.0	181
Nebraska	81.8	16.1	2.1	100.0	192
Urban low-income areas:					
Hawaii	50.8	42.9	6.3	100.0	126
Illinois	69.2	28.8	2.0	100.0	198
Indiana	32.4	60.2	7.4	100.0	198
Nevada	44.4	41.5	14.1	100.0	135
Ohio	43.6	46.1	10.3	100.0	117
Wisconsin	35.2	58.5	6.3	100.0	142
Other populations:					
California	66.1	15.4	18.5	100.0	130
Texas	59.0	34.5	6.5	100.0	168
Vermont	83.4	15.4	1.2	100.0	169

reported attending these groups regularly. Furthermore, in the samples from rural small places and in open-country Vermont, the proportion attending was almost as small. Participation of homemakers in single-parent families was highest in California (50%) and Texas (37%).

Table 105. Job-connected group attendance in single-parent families.

Sample areas within states	Attendance by parent		All families	N
	Does not attend	Does attend		
	%	%		
Rural small places:				
Iowa	95.7	4.3	100.0	23
Kansas	86.2	13.3	100.0	15
Missouri	88.2	11.8	100.0	17
Nebraska	87.5	12.5	100.0	16
Urban low-income areas:				
Hawaii	95.7	4.3	100.0	47
Illinois	94.0	6.0	100.0	84
Indiana	73.3	26.7	100.0	30
Nevada	69.4	30.6	100.0	85
Ohio	72.5	27.5	100.0	51
Wisconsin	76.9	23.1	100.0	26
Other populations:				
California	50.0	50.0	100.0	8
Texas	63.0	37.0	100.0	73
Vermont	87.5	12.5	100.0	8

Summary: Formal participation

Formal participation was generally low in every social context except church. Even church participation cannot be deemed high, except in Nebraska and California. In almost all formal contexts, participation was higher in California than in the other samples. This trend was especially conspicuous among single-parent families. In every sample, formal participation among homemakers in single-parent families was consistently much lower, regardless of social context.

Neighboring Practices

Three items were used to tap neighboring practices of the homemaker:

1. Do you and any of your neighbors go shopping or do other things together?
2. Do you and any of your neighbors borrow things from each other, take care of each other's children, or do other favors for each other?
3. How much time would you say you spend visiting, or chatting with neighbors or friends on an average weekday? _____ hours

Response alternatives to items 1 and 2 were "often," "sometimes," "seldom," or "never." These items were taken from Cohen and Hodges (1963). The first two items were modeled after Cohen and Hodges' two-part question, which read: "Do you and any of your neighbors (a) go to movies, sports events, picnics and things like that together, (b) exchange or borrow from one another such things as books, dishes, food, tools, recipes, preserves,

etc.?" with provision for the responses "often," "sometimes," "rarely," or "never." Rephrasing of items was intended to make them more applicable to homemaker respondents. The third item asked how many hours the wife, if she didn't work outside the home, spent visiting neighbors on an average weekday.

Examination of percentage distributions of responses across states indicated that the first item was considerably more discriminating in all states than was the second item. Therefore, positive responses to the first item were weighted more heavily (i.e., 6 = often, 4 = sometimes, rather than 4 = often, 3 = seldom). The adjusted value of the response to the first item was then added to the value of the response to the second item. No score was derived if either of the two items was unanswered.

Respondents received an additional point for their scores if their reported visiting time with neighbors per day exceeded the mean visiting time (1.14 hours) for all 12 samples, excluding California for which data were not available at the time. The range of means across states was small—0.9 hour to 1.3 hours per day. Finally, the neighboring scores were coded: 1 = low, 2 = moderate, and 3 = high.

The overwhelming majority of respondents in all samples indicated either low or moderate neighboring practices (table 106). Generally, the modal scores were low. Except in the Iowa and Missouri samples, percentages for low scores ranged from 66 in Illinois to 42 in Vermont. A half to two-thirds of samples in Kansas, Ohio, California, Hawaii, and Illinois also exhibited low neighboring practices. When moderate and high scores were combined, Iowa (64%) and Missouri (63%) ranked highest, a considerable contrast with lowest scores in Hawaii (38%) and Illinois (36%).

Table 106. Neighboring practices.

Sample areas within states	Extent of neighboring			All families	N
	Low	Moderate	High		
	%	%	%	%	
Rural small places:					
Iowa	35.7	48.6	15.7	100.0	185
Kansas	45.2	30.2	24.6	100.0	126
Missouri	36.6	45.6	17.8	100.0	202
Nebraska	46.4	38.3	15.3	100.0	209
Urban low-income areas:					
Hawaii	61.4	30.2	8.4	100.0	202
Illinois	65.5	23.7	10.8	100.0	287
Indiana	44.3	41.1	14.6	100.0	192
Nevada	48.4	38.1	13.5	100.0	223
Ohio	51.8	37.6	10.6	100.0	170
Wisconsin	50.5	33.2	16.3	100.0	208
Other populations:					
California	56.9	31.7	11.4	100.0	167
Texas	44.4	39.4	16.2	100.0	259
Vermont	41.9	37.8	20.3	100.0	217

Informal Participation

Cohen and Hodges' (1963) study of social-class differences in life style was the source of items used to indicate informal participation:

1. Of your (husband and wife, if both in family) four closest friends, how many live within three or four blocks (or $\frac{1}{2}$ mile) from your home? You may count relatives if you want.
0 1 2 3 4
2. Of the four persons who most often come to see you or whom you visit, how many are relatives (of either husband or wife)?
0 1 2 3 4
3. Roughly how many times a month do you (husband and wife, if both in family) see and visit with:
Neighbors 0 1 2 3 4 or more
Relatives 0 1 2 3 4 or more
Friends from work (other than at work) 0 1 2 3 4 or more
Other friends 0 1 2 3 4 or more

The first item was used in the same format as that of Cohen and Hodges. The second item was adapted from Cohen and Hodges' "Of your four closest friends who live in this area—those you most often have over to your home or whom you visit—how many are relatives (of either husband or wife)?" The third item had been used by Cohen and Hodges in the same format, with the exception that the present usage adds the category "friends from work" and structures the response categories rather than using open-end responses. No attempt was made to combine these items into a composite measure.

Of wife and husband's four closest friends, number living close to their home (table 107)

In most of the samples, there is no marked trend toward either end of the scale; the responses are well distributed across the continuum, often more concentrated at both extremes. Exceptions were Missouri and Indiana where approximately half of the respondents reported that four or more of their

Table 107. Of wife and husband's closest friends, number living near their home.

Sample areas within states	Number of friends					All families	N
	None	1	2	3	4 or more		
	%	%	%	%	%	%	
Rural small places:							
Iowa	24.7	11.4	22.7	5.4	30.8	100.0	185
Kansas	31.7	15.9	11.9	8.7	31.8	100.0	126
Missouri	15.3	5.0	10.4	11.9	57.4	100.0	202
Nebraska	24.9	14.8	20.6	5.7	34.0	100.0	209
Urban low-income areas:							
Hawaii	32.1	14.4	13.4	11.4	28.7	100.0	202
Illinois	46.9	17.1	11.9	4.9	19.2	100.0	286
Indiana	10.7	14.4	17.1	10.7	47.1	100.0	187
Nevada	26.9	16.7	20.3	11.3	24.8	100.0	222
Ohio	22.0	20.8	22.0	9.5	25.7	100.0	168
Wisconsin	37.5	18.3	16.8	12.0	15.4	100.0	208
Other populations:							
California	26.0	24.2	25.5	7.1	23.0	100.0	165
Texas	8.9	17.1	32.4	17.5	24.1	100.0	257
Vermont	37.5	14.8	10.2	6.9	30.6	100.0	216

four closest friends lived near their home. In addition, the large majority of homemakers in Texas (74%) answered at least "two or more." Responses in Illinois and Wisconsin tended towards the lower end of the continuum. In Illinois, almost half of the homemakers answered that "none" of their closest friends lived near their home. In other samples, the percentages of "none" responses ranged from 9 in Texas to 38 in Vermont.

Of the four most frequent visitors, number who are relatives (table 108)

A conspicuous trend toward the high end of the scale was evidenced in Missouri and Vermont as well as in all states sampling urban low-income areas, with the exception of Nevada. In Indiana, Missouri, and Vermont, where the trend was most noticeable, about half or more of the homemakers reported that "all" of their four most frequent visitors were relatives. In the remaining samples, responses were more evenly distributed across the scale. Nevertheless, the modal response was four in all samples except California and Texas. In none of the samples was there evidence of a decisive trend toward the low end of the scale.

Table 108. Of the four most frequent visitors, number who are relatives.

Sample areas within states	Number of visitors who are relatives						All families	N
	None	1	2	3	4 or more			
	%	%	%	%	%			
Rural small places:								
Iowa	23.8	9.7	29.7	6.5	30.3	100.0	185	
Kansas	25.4	12.7	21.4	10.3	30.2	100.0	126	
Missouri	17.1	5.4	10.9	7.4	59.0	100.0	202	
Nebraska	27.8	11.5	17.7	9.1	33.9	100.0	209	
Urban low-income areas:								
Hawaii	19.8	14.4	15.8	9.9	40.1	100.0	202	
Illinois	19.5	15.4	15.7	12.4	38.0	100.0	266	
Indiana	9.7	13.4	15.1	12.9	48.9	100.0	186	
Nevada	23.3	16.0	19.6	10.5	30.6	100.0	219	
Ohio	15.5	17.9	15.5	9.5	41.6	100.0	168	
Wisconsin	23.2	9.7	20.8	7.2	39.1	100.0	207	
Other populations:								
California	20.1	18.9	25.5	16.0	19.5	100.0	169	
Texas	12.1	22.2	28.3	17.9	19.5	100.0	257	
Vermont	14.3	8.8	13.4	12.0	51.5	100.0	217	

Number of visits per month with neighbors (table 109)

In most of the states, responses tended to concentrate at extremes of the scale; that is, the homemakers answered either that they did not visit with neighbors at all or that they visited with them four or more times per month. Except for Indiana, Nevada, and California, the modal response was four or more times. Only in Kansas and Missouri

did as many as half of the homemakers report visiting with their neighbors this frequently. In the Indiana, California, and Texas samples, the proportions were about a fourth. Proportionately more homemakers from samples representing urban low-income areas (generally about one third) claimed no visits with neighbors.

Table 109. Number of visits per month with neighbors.

Sample areas within states	Number of visits per month					All families	N
	None	1	2	3	4 or more		
	%	%	%	%	%		
Rural small places:							
Iowa	21.6	15.1	9.7	5.4	48.2	100.0	185
Kansas	16.7	10.3	16.7	6.3	50.0	100.0	126
Missouri	6.9	7.9	7.9	4.0	73.3	100.0	202
Nebraska	18.2	9.6	15.8	8.6	47.8	100.0	209
Urban low-income areas:							
Hawaii	35.1	9.4	16.9	4.0	40.6	100.0	202
Illinois	32.2	11.3	10.6	3.9	42.0	100.0	283
Indiana	32.7	19.9	15.1	6.3	25.8	100.0	186
Nevada	32.8	13.5	14.0	7.7	32.0	100.0	222
Ohio	27.2	10.1	14.2	8.9	39.6	100.0	169
Wisconsin	30.7	12.2	7.8	6.8	42.5	100.0	205
Other populations:							
California	19.4	13.3	27.9	16.4	23.0	100.0	165
Texas	20.3	17.2	19.5	15.2	27.8	100.0	256
Vermont	20.3	14.3	8.8	7.4	49.2	100.0	217

Number of visits per month with relatives (table 110)

In all samples except Missouri and Kansas, the respondents gave evidence of visiting more frequently with relatives than with neighbors. At least half reported three or more visits per month with relatives; percentages were highest in Missouri (75%), Vermont (73%), and Ohio (70%), and lowest in California (50%) and Hawaii (53%). One or two visits per month ranged from 15 and 16 percent in Vermont and Missouri to 32 percent in California and Texas. Less than 22 percent of the respondents reported no visits with relatives.

Table 110. Number of visits per month with relatives.

Sample areas within states	Number of visits per month					All families	N
	None	1	2	3	4 or more		
	%	%	%	%	%		
Rural small places:							
Iowa	8.6	12.4	14.1	5.4	59.5	100.0	185
Kansas	19.0	9.5	13.5	8.7	49.3	100.0	126
Missouri	8.9	7.9	7.9	5.4	69.9	100.0	202
Nebraska	9.6	15.2	12.0	6.7	56.4	100.0	209
Urban low-income areas:							
Hawaii	21.8	10.9	13.9	6.9	46.5	100.0	202
Illinois	12.4	12.8	10.2	5.6	59.0	100.0	266
Indiana	13.3	10.6	11.2	9.0	55.9	100.0	186
Nevada	18.7	6.8	10.0	5.0	59.5	100.0	219
Ohio	9.5	12.4	7.7	9.5	60.9	100.0	169
Wisconsin	19.0	8.3	12.2	8.8	51.7	100.0	205
Other populations:							
California	17.8	17.8	14.2	13.6	36.6	100.0	169
Texas	5.4	13.6	17.9	10.9	52.2	100.0	257
Vermont	11.5	5.5	9.7	9.2	64.1	100.0	217

Number of visits per month with friends from work (table 111)

Visiting with friends from work was much less frequent than visiting with neighbors or relatives. The modal response was consistently "none" in all samples; proportions in this category ranged from 33 in California to 62 in Hawaii. One or two visits per month varied from 18 percent in Vermont to 36 and 38 percent in California and Texas. Three or more visits were least frequent in Wisconsin (15%) and most frequent in Nebraska (35%).

Table 111. Number of visits per month with friends from work.

Sample areas within states	Number of visits per month					All families	N
	None	1	2	3	4 or more		
	%	%	%	%	%		
Rural small places:							
Iowa	46.0	17.8	11.5	3.8	22.9	100.0	157
Kansas	47.0	10.1	14.3	10.1	18.5	100.0	119
Missouri	44.5	10.4	13.0	4.1	28.0	100.0	191
Nebraska	37.7	16.6	10.6	6.5	28.6	100.0	199
Urban low-income areas:							
Hawaii	62.0	15.8	7.6	2.9	11.7	100.0	171
Illinois	47.5	19.9	11.0	5.3	16.3	100.0	286
Indiana	46.1	18.5	15.2	3.9	16.3	100.0	178
Nevada	50.0	13.0	15.5	4.5	17.0	100.0	200
Ohio	48.5	11.8	15.3	6.3	18.1	100.0	164
Wisconsin	60.7	16.1	8.3	6.0	8.9	100.0	168
Other populations:							
California	32.8	11.3	24.5	17.6	13.8	100.0	159
Texas	43.4	18.4	19.3	7.5	11.4	100.0	228
Vermont	39.1	9.6	8.6	3.5	19.2	100.0	198

Number of visits with other friends (table 112)

In reference to visiting with other friends, responses were more evenly distributed across the scale. Except in samples from Hawaii, California, and Texas, three or more visits per month were more frequent than one or two. Visiting three or more times was reported by half or more of the respondents from Missouri (76%), Kansas (55%), Nebraska and Vermont (53% each), and Wisconsin (50%). Percentages for one or two visits varied from 16 in Missouri to 42 and 45 in California and Texas. No visiting was reported most often by homemakers from Hawaii (43%), California and Texas (33% each).

Table 112. Number of visits per month with other friends.

Sample areas within states	Number of visits per month					All families	N
	None	1	2	3	4 or more		
	%	%	%	%	%		
Rural small places:							
Iowa	20.1	18.5	17.4	2.7	41.3	100.0	185
Kansas	18.4	12.8	13.6	8.0	47.2	100.0	125
Missouri	7.4	4.5	11.9	8.9	67.3	100.0	202
Nebraska	9.6	15.9	21.2	7.2	46.1	100.0	208
Urban low-income areas:							
Hawaii	42.7	24.4	9.5	3.0	20.4	100.0	201
Illinois	21.8	15.1	18.2	6.3	38.6	100.0	295
Indiana	31.9	19.7	14.4	8.5	25.5	100.0	188
Nevada	31.5	15.3	14.9	10.8	27.5	100.0	222
Ohio	27.2	17.8	12.4	11.8	30.8	100.0	169
Wisconsin	21.7	11.3	17.2	11.8	38.0	100.0	203
Other populations:							
California	33.3	20.6	21.8	9.1	15.2	100.0	165
Texas	32.9	20.7	23.8	10.5	12.1	100.0	236
Vermont	23.0	10.6	13.8	8.3	44.3	100.0	217

Summary: Informal participation

The most salient type of informal participation of the respondents and their spouses was with relatives; most visited with relatives often, and relatives generally made up major portions of the respondents' four closest friends. Informal participation with neighbors was quite high among some respondents, quite low among others. With friends from work, it was generally low. No distinct trend emerged in regard to visiting with other friends. In almost every context, informal participation was exceptionally high in Missouri and, with the exception of friends from work, lowest in California.

Significant Associations With the Income Index

Slightly less than half of the sample matrices (46%) qualified for chi-square tests of association between social structure and process variables and the income index. Of the 160 matrices that could be tested, only 12 percent, or one of every eight, yielded evidence of relationship at the 0.05 level of probability or lower (table 113). An additional 8 percent of the tests were marginally significant. Thus, from the evidence at hand for the population areas studied, social structure and process variables were comparatively less often associated with the income index than were demographic characteristics or resource factors.

Considering the numbers of tests that could be made, parental permissiveness, recreational group attendance, and frequency of visiting with friends other than those at work were the attributes that tended to be related more often than others to the comparative adequacy of money income. According to findings from one or more of the samples, relatively higher proportions of families with income indexes under 125 were included in the categories of families that had less permissive parents, lower levels of respondents' marital satisfaction, greater conjugal power of the husband, less neighboring, and less frequent participation in formal and informal groups (table 114). Frequency of visiting with friends other than those from work was related to the income index in samples from five states, yet no consistent trend was evident with respect to the proportions of low-index families that were included in the respective categories. Further, some of the gamma values were quite low when the chi-square value was high, indicating the possibility of a non-linear relationship for which other analysis techniques could be used.

Because many of the sample matrices were not appropriate for the chi-square test, other procedures should be used to ascertain the probable relationships of social structure and process characteristics of families with their comparative adequacies of money income. Also, to identify other patterns of living associated with social structure and process, these variables should be examined in relation to data available concerning demographic attributes, resource factors, and value orientations.

BEST COPY AVAILABLE

Table 113. Summary of chi-square tests to identify associations of social structure and process measures with the income index.^a

Social structure and process	Results by population type and samples within state												
	Rural small places				Urban low-income areas						Other populations		
	Ia.	Kan.	Mo.	Neb.	Haw.	Ill.	Ind.	Nev.	Ohio	Wis.	Cal.	Tex.	Vt.
Kinship orientation -----	-	-	-	-	0	0	0	0	0	0	0	C	0
Family orientation -----	-	-	++	++	0	0	0	0	0	0	0	0	C
Family cohesiveness -----	-	-	-	-	0	0	0	0	0	0	0	0	0
Parental permissiveness ---	-	++	-	-	0	++	0	0	0	0	-	-	++
Marital satisfaction -----	-	-	++	-	0	0	0	0	0	0	0	0	0
Conjugal power:													
Who mainly decides about:													
Wife working -----	-	-	-	+	0	0	0	0	0	0	-	-	0
How to handle chil-													
dren -----	-	++	-	-	0	0	0	0	0	0	0	+	0
How money is used ---	-	+	-	-	0	0	0	0	0	0	0	-	0
Best place for family													
to live -----	0	0	0	0	0	0	0	0	0	0	0	0	0
Friends to see the													
most -----	0	0	0	0	0	0	0	0	0	0	0	0	0
Number of children													
wanted -----	0	0	0	0	0	0	0	0	0	0	0	0	0
Who mainly tries to													
limit number of chil-													
dren -----	-	-	-	-	0	0	0	0	0	0	0	0	0
Who mainly handles:													
Children when both													
parents are pres-													
ent -----	-	-	-	-	0	0	0	0	0	0	0	-	-
Money matters -----	-	-	+	-	-	0	0	0	0	0	0	-	-
Formal participation:													
Church attendance -----	-	-	-	-	+	0	0	0	0	-	0	-	-
Church groups -----	-	-	-	++	0	0	-	0	0	0	-	-	-
Community groups -----	+	-	-	-	-	0	-	0	0	-	-	0	-
Recreation groups -----	++	-	++	-	-	0	0	0	0	0	-	0	0
Job-connected groups ---	-	+	-	-	-	0	0	0	0	0	-	++	0
Lodge and kindred													
groups -----	-	+	++	-	0	0	0	0	0	0	-	0	0
Informal participation:													
Of wife and husband's													
four closest friends,													
number living near													
their home -----	-	-	-	-	-	-	0	-	0	-	0	0	-
Of four most frequent													
visitors, number who													
are relatives -----	+	-	-	-	-	-	0	-	0	-	0	0	0
Neighboring practices --	-	-	-	-	0	0	0	-	0	-	0	-	++
Number of visits per													
month with:													
Neighbors -----	+	-	+	-	-	-	-	+	0	-	-	-	++
Relatives -----	-	-	-	-	-	0	0	0	0	0	0	0	0
Friends from work ---	-	-	-	-	0	0	0	0	0	0	0	++	-
Other friends -----	-	-	++	-	-	++	-	++	++	-	0	-	++

^a Key to symbols: 0 = No chi-square test made; cell numbers of matrix not adequate.
 - = Test not significant within 0.1000 level of probability.
 + = Test marginally significant from 0.0501 to 0.1000 level of probability.
 ++ = Test significant from 0.0500 to 0.0000 level of probability.

Table 114. Proportions of families with income indexes under 125 within categories of social structure and process variables and total samples for states, 4^{a,b,c,d}

Social structure and process by sample areas within states	Percentages of families with income indexes under 125			
	Non-permissive	Mixed	Permissive	Total sample
Parental permissiveness:				
Kansas	30.4	17.8	1.7	18.9
Illinois	49.1	27.0	8.1	26.6
Vermont	53.8	45.8	23.4	42.9
Marital satisfaction:	Low and medium	High		Total sample
Missouri	18.2	6.9		11.8
Conjugal power:				
Who decides how to handle children:	Mainly the husband	Mainly the wife	Both wife & husband	Total sample
Kansas	30.0	27.8	11.0	14.0

^aStates are listed only if their sample matrices yielded a probability due to chance of 0.0500 or lower.

^bAn asterisk (*) before the name of a state indicates that its sample had a gamma value of less than 0.200, which tells a nonlinear association of two variables.

^cFor any one state, percentages for the total sample may differ from variable to variable due to differing numbers of families for whom information was available for both income index and the specified variables.

^dFor each variable, categories with highest percentage of income indexes under 125 are listed at the left and the lowest are at the right. Thus, the left column represents characteristics of families that often are associated with inadequate money incomes.

Table 114. (Continued)

Social structure and process by sample areas within states	Percentages of families with income indexes under 125			
	Usually do not attend	Usually attend		Total sample
Formal participation:				
Church groups:				
Nebraska	10.8	5.6		8.1
Recreation groups:				
Iowa	15.1	7.6		11.8
Missouri	14.2	7.8		11.8
Sub-connected groups:				
Texas	53.7	23.9		41.9
Lodge and kindred groups:				
Missouri	15.2	5.2		11.8
Informal participation:	Low	Moderate	High	Total sample
Neighboring practices:				
Vermont	56.0	31.7	34.1	42.4
Number of visits per month with:	None	One or two	Three or more	Total sample
Neighbors:				
Vermont	50.0	48.0	37.4	42.4
Friends from work:				
Texas	60.0	35.3	46.3	48.0
Other friends:				
Missouri	6.7	22.6	11.3	12.8
Illinois	13.9	16.8	28.9	26.4
Nevada	14.8	37.5	31.7	35.0
Ohio	58.1	40.5	38.7	40.9
Vermont	46.0	34.7	33.1	42.4

VALUE ORIENTATIONS

Emphasis on value orientations toward education and employment is particularly appropriate for study of patterns of living of disadvantaged families. Both education and employment are considered basic to changes in levels of living of families. Irelan and Besner (1968, pp. 5-6) have concluded that disadvantaged families desire better jobs and education for their children because they conceive one or the other, or both, as means for improving their ways of life.

This section of the basebook consists of (a) definitions of concepts used to study value orientations and themes in samples from a variety of populations, (b) description of instrument development and interpretation of responses, (c) reports of value orientations toward education and employment as related to the four value themes chosen for the study, and (d) significant associations of the themes with the income index.

Definitions of Values, Orientations, and Themes

Values are the conceptions of the desirable which affect an individual's choices among possible courses of action, and are abstractions, organizing principles, or normative standards which have a regulatory effect upon behavior.

This definition by Engebretson (1965, p. 32) is a synthesis of statements by C. Kluckhohn, Jacob and Flink, and Smith. C. Kluckhohn (1951, p. 394) states: "... a value is a conception, explicit or implicit, distinctive of an individual or characteristic of a group, of the desirable which influences the selection of available modes, means, and ends of action." Jacob and Flink (1962, p. 10) identified values as "... normative standards by which human beings are influenced in their choice among the

alternative courses of action which they perceive." Smith (1963, p. 332) perceives values as "... conceptions of the desirable that are relevant to selective behavior."

According to Newcomb (1962, p. 249), *value orientation* refers to "... a way of being set for directing one's energy toward a certain goal." F. Kluckhohn (1951, p. 411) has called value orientation a "... generalized and organized conception, influencing behavior, of nature, of man's place in it, of man's relation to man, and of the desirable and undesirable as they may relate to man-environment and inter-human relations."

Furthermore, Ireland and Besner (1968, pp. 7-8) identified four themes in the values of disadvantaged families: fatalism, concreteness, authoritarianism, and orientation to the present. A *value theme* is an idea, ideal, or orienting principle that activates or controls belief and conduct in a specific situation.

In this study, value themes were viewed as continua for abstractness-concreteness, control-fatalism, equalitarianism-authoritarianism, and integration-alienation. These continua had been developed by Voland (1968, p. 38) based on the ideas of Ireland and Besner and on observations of homemakers in disadvantaged families.

Instrument Development and Interpretation of Responses

A 40-item Likert-type instrument was developed to obtain responses from the female homemakers that would indicate their value orientations in relation to education and employment. Each of these orientations was examined in terms of the four thematic continua selected for study. Items used in the final instrument were adapted from existing scales or were developed by the committee after reviewing literature applicable to the orientations and themes. Particularly helpful in providing background information were the works of Ireland and Besner (1968), Rokeach (1960), and Voland (1968).

During instrument development, story-form and open-end items, as well as existing and original scales, were pretested with disadvantaged families in Michigan, Nebraska, and Ohio. The subcommittee chose to develop scales and to adapt existing ones where possible because: (a) in the pretest, low-income homemakers responded to statements with which they could agree or disagree with relative ease compared with open-end or story-form questions; (b) interviewer training would require less time and effort; (c) interviewer bias was minimized with the scalar questions; and (d) coding of data was facilitated because all questions were precoded on a scale indicating degree of agreement or disagreement with the statements on the value-theme continua.

Items for the proposed scales to be used for further pretesting were based on the content of items suggested by representatives from the three states. Only items that related to the two value

orientations and the four themes were included. Scores for responses to each item ranged from one to five. Fifty-two items were pretested and submitted to item analysis. Twelve statements were eliminated because they seemed to be too "middle-class" or because they were not discriminating. The remaining statements were limited or expanded to five for each theme of the two orientations, making a total of 40 items. Finally, the items were tested again and reworded as seemed desirable.

The 40 statements about the four themes in relation to education and employment were arranged randomly in the interview instrument, rather than being grouped by theme or orientation. The direction of scoring items varied so that agreement with one statement and disagreement with another could indicate the same value theme and provide opportunity to present similar concepts in different ways.

Interviewers were asked to introduce the value scale items to respondents with the following statement:

We are now going to look at some statements of the way people feel about life. These may or may not apply to you. We'd like to know how you feel about them. There are no right or wrong answers but we would like to have you tell us the extent to which you agree or disagree using the following words: definitely agree, tend to agree, not sure, tend to disagree, or definitely disagree.

In most states, respondents were asked to follow the questionnaire statement appearing in large type on a response card. Undoubtedly there was variation in the willingness and ability of interviewees to follow the reading. Interviewers recorded responses to each statement according to the code on the instrument.

When responses to the 40 items were available from 12 samples (California interviews were made a few months later than in other samples), items were recoded as necessary for appropriate direction of scores. Each family was assigned eight mean scores, based on their replies to the respective five items representing each of the eight sets of themes and orientations. To identify comparatively low, middle, and high orientations to education and employment, frequency distributions of family mean scores were calculated and then divided, as nearly as possible, into thirds for each theme. Within each sample, percentage distributions of mean scores were then computed to indicate the proportions of respondents located in the middle range of scores, and the percentages above and below this range (tables 115, 117, 119, 121). Finally, the distributions reported in these tables were transformed into bar graphs to facilitate interpretation of distributions within and among the samples (tables 116, 118, 120, and 122).

Since completion of the data summary for this basebook, the directions for coding of items 48, 50, 52, and 53 have been questioned; that is, the scores for these items should be reversed. Further, in some of the subsequent analyses, these items have been dropped from their respective scales.

Table 115. Abstractness-Concreteness orientations toward education and employment.

Sample areas within states ^a	Education					Employment				
	Mean score				Total	Mean score				Total
	≤2.6	2.8-3.6	≥3.8	≤2.6		2.8-3.6	≥3.8			
	%	%	%	%		%	%	%		
Rural small places:										
Iowa -----	24.9	55.1	20.0	100.0	185	70.8	29.2	0.0 ^b	100.0	185
Kansas -----	38.4	42.4	19.2	100.0	125	76.0	21.6	2.4	100.0	125
Missouri -----	25.2	55.0	19.8	100.0	202	66.3	31.7	2.0	100.0	202
Nebraska -----	27.3	57.9	14.8	100.0	209	69.9	29.1	1.0	100.0	209
Urban low-income areas:										
Hawaii -----	22.3	52.5	25.2	100.0	202	52.0	46.0	2.0 ^b	100.0	202
Illinois -----	35.2	42.5	22.3	100.0	287	77.0	21.3	1.7 ^b	100.0	287
Indiana -----	12.4	57.0	30.6	100.0	193	50.5	43.3	6.3	100.0	192
Nevada -----	12.3	53.5	34.2	100.0	219	52.1	43.8	4.1	100.0	219
Ohio -----	17.1	52.3	30.6	100.0	170	57.1	39.4	3.5 ^b	100.0	170
Wisconsin -----	25.5	49.0	25.5	100.0	208	71.0	28.5	0.5 ^b	100.0	207
Other populations:										
California -----	3.7	31.7	64.6	100.0	164	31.1	59.1	9.8 ^b	100.0	164
Texas -----	22.3	52.5	25.2	100.0	258	52.0	46.0	2.0 ^b	100.0	259
Vermont -----	24.9	50.7	24.4	100.0	217	77.9	21.2	0.9 ^b	100.0	217
All samples	22.2	51.3	26.5	100.0		63.9	33.0	3.1	100.0	

^a See Figure 1 and Tables 1 and 15 for descriptions of areas and populations sampled within each state.^b 5 or fewer cases in cells.

Table 116. Abstractness-Concreteness orientations toward education and employment (comparative proportions).

Sample areas within states	Comparative proportions along continuum of mean scores		
	A = Abstractness	Middle range	C = Concreteness
<u>Education:</u>			
Rural small places:			
Iowa -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Kansas -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Missouri -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Nebraska -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Urban low-income areas:			
Hawaii -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Illinois -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Indiana -----	AAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Nevada -----	AAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Ohio -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Wisconsin -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Other populations:			
California ---	AA	AAAAAAAAAAAA	CCCCCCCCCCCC
Texas ---	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC
Vermont -----	AAAAAAAAAAAA	AAAAAAAAAAAA	CCCCCCCCCCCC

^a Less than 2 percent for C = Concreteness.

Table 116. (Continued)

Sample areas within states	Comparative proportions along continuum of mean scores		
	A = Abstractness	Middle range	C = Concreteness
<u>Employment:</u>			
Rural small places:			
Iowa -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Kansas -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Missouri -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Nebraska -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Urban low-income areas:			
Hawaii -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Illinois -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Indiana -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Nevada -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Ohio -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Wisconsin -----	AAAAAAAAAAAAAAAAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Other populations:			
California ---	AAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Texas -----	AAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC
Vermont -----	AAAAAAAAAAAAAAAA	AAAAAAAAAAAAAAAA	CCCCCCCCCCCCCCCC

Table 117. Control-Fatalism orientations toward education and employment.

Sample areas within states	Education					Employment				
	Mean score				Total	Mean score				Total
	≤1.2	1.4-2.0	≥2.2			≤1.2	1.4-2.0	≥2.2		
	%	%	%	%	N	%	%	%	%	N
Rural small places:										
Iowa -----	28.6	42.8	28.6	100.0	185	14.6	46.5	38.9	100.0	185
Kansas -----	48.4	36.3	15.3	100.0	124	11.2	53.6	35.2	100.0	125
Missouri -----	22.4	51.7	25.9	100.0	201	6.4	47.6	46.0	100.0	202
Nebraska -----	32.1	49.2	18.7	100.0	209	10.5	40.0	44.5	100.0	209
Urban low-income areas:										
Hawaii -----	23.3	39.1	37.6	100.0	202	7.9	35.7	56.4	100.0	202
Illinois -----	32.1	39.0	28.9	100.0	287	11.5	44.9	43.6	100.0	287
Indiana -----	31.6	41.5	26.9	100.0	193	5.2	24.5	70.3	100.0	192
Nevada -----	33.8	35.6	30.6	100.0	222	7.2	29.9	62.9	100.0	221
Ohio -----	22.9	38.3	38.8	100.0	170	15.3	31.8	52.9	100.0	170
Wisconsin -----	39.4	38.0	22.6	100.0	208	9.6	39.0	51.4	100.0	208
Other populations:										
California -----	9.8	27.7	62.5	100.0	163	0.0	21.0	79.0	100.0	167
Texas -----	19.4	28.7	51.9	100.0	258	2.7	29.6	67.7	100.0	257
Vermont -----	38.7	30.0	31.3	100.0	217	18.0	47.4	34.6	100.0	217
All samples -----	30.5	38.9	30.6	100.0		9.8	39.3	50.9	100.0	

Table 118. Control-Fatalism orientations toward education and employment (comparative proportions).

Sample areas within states	Comparative proportions along continuum of mean scores		
	C = Control	Middle range	F = Fatalism
Education:			
Rural small places:			
Iowa -----	CCCCCCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Kansas -----	CCCCCCCCCCCCCCCCCCCC	CCCCCCCCCCCCCCCC	FFFFFFFF
Missouri -----	CCCCCCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Nebraska -----	CCCCCCCCCCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFF
Urban low-income areas:			
Hawaii -----	CCCCCCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Illinois -----	CCCCCCCCCCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Indiana -----	CCCCCCCCCCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Nevada -----	CCCCCCCCCCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Ohio -----	CCCCCCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Wisconsin -----	CCCCCCCCCCCCCCCCCCCC	CCCCCCCCCCCCCCCC	FFFFFFFF
Other populations:			
California ---	CCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Texas -----	CCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Vermont -----	CCCCCCCCCCCCCCCCCCCC	CCCCCCCCCCCC	FFFFFFFF

*Less than 2 percent for C = Control.

Table 118. (Continued)

Sample areas within states	Comparative proportions along continuum of mean scores		
	C = Control	Middle range	F = Fatalism
Employment:			
Rural small places:			
Iowa -----	CCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Kansas -----	CCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Missouri -----	CC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Nebraska -----	CCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Urban low-income areas:			
Hawaii -----	CCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Illinois -----	CCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Indiana -----	CC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Nevada -----	CCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Ohio -----	CCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Wisconsin ---	CCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFF
Other populations:			
California ---	*CCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Texas -----	C	CCCCCCCCCCCCCCCCCCCC	FFFFFFFFFFFFFF
Vermont -----	CCCCCCCC	CCCCCCCCCCCCCCCCCCCC	FFFFFFFF

Table 119. Equalitarianism-Authoritarianism orientations toward education and employment.

Sample areas within states	Education					Employment				
	Mean score			Total	N	Mean score			Total	N
	≤2.6	2.8-3.6	≥3.8			≤2.6	2.8-3.6	≥3.8		
	%	%	%	%		%	%	%	%	
Rural small places:										
Iowa -----	27.0	58.9	14.1	100.0	185	17.3	51.9	30.8	100.0	185
Kansas -----	29.6	47.2	23.2	100.0	125	10.4	37.6	52.0	100.0	125
Missouri -----	18.3	67.3	14.4	100.0	202	7.9	56.5	35.6	100.0	202
Nebraska -----	24.4	56.5	19.1	100.0	209	14.4	53.1	32.5	100.0	209
Urban low-income areas:										
Hawaii -----	16.3	50.5	33.2	100.0	202	18.8	51.5	29.7	100.0	202
Illinois -----	27.5	56.1	16.4	100.0	287	26.1	49.5	24.4	100.0	287
Indiana -----	11.4	53.9	34.7	100.0	193	16.6	54.4	29.0	100.0	193
Nevada -----	14.9	55.8	29.3	100.0	222	24.5	42.3	33.2	100.0	220
Ohio -----	15.3	52.3	32.4	100.0	170	14.7	52.9	32.4	100.0	170
Wisconsin -----	22.7	62.3	15.0	100.0	207	13.2	49.7	37.1	100.0	205
Other populations:										
California -----	18.0	54.5	27.5	100.0	167	27.1	41.6	31.3	100.0	166
Texas -----	7.3	50.2	42.5	100.0	259	36.8	43.4	19.8	100.0	258
Vermont -----	30.4	43.3	26.3	100.0	217	21.2	42.9	35.9	100.0	217
All samples -----	20.2	54.7	25.1	100.0		19.5	48.9	31.6	100.0	

Table 120. Equalitarianism-Authoritarianism orientations toward education and employment (comparative proportions).

Sample areas within states	Comparative proportions along continuum of mean scores	
	E = Equalitarianism	A = Authoritarianism
	Middle range	
<u>Education:</u>		
Rural small places:		
Iowa -----	EEEEEEEEEEEEEE	cccccccccccccccccccccccccccccccc
Kansas -----	EEEEEEEEEEEEEE	cccccccccccccccccccccccccccccccc
Missouri -----	EEEEEEEEEE	cccccccccccccccccccccccccccccccc
Nebraska -----	EEEEEEEEEEEE	cccccccccccccccccccccccccccccccc
Urban low-income areas:		
Hawaii -----	EEEEEEEE	cccccccccccccccccccccccccccccccc
Illinois -----	EEEEEEEEEEEEEE	cccccccccccccccccccccccccccccccc
Indiana -----	EEEEEE	cccccccccccccccccccccccccccccccc
Nevada -----	EEEEEE	cccccccccccccccccccccccccccccccc
Ohio -----	EEEEEEEE	cccccccccccccccccccccccccccccccc
Wisconsin -----	EEEEEEEEEE	cccccccccccccccccccccccccccccccc
Other populations:		
California ---	EEEEEEEE	cccccccccccccccccccccccccccccccc
Texas -----	EEEE	cccccccccccccccccccccccccccccccc
Vermont -----	EEEEEEEEEEEEEE	cccccccccccccccccccccccccccccccc

Table 120. (Continued)

	Comparative proportions along continuum of mean scores	
Sample areas within states	E = Equalitarianism	A = Authoritarianism
	Middle range	
<u>Employment:</u>		
Rural small places:		
Iowa -----	EEEEEEEEE	cccccccccacaaadadaaaaaa AAAAAAAAAAAAAA
Kansas -----	EEEE ccccccccaaaaadadaa	AAAAAAAAAAAAAAAAAAAAAAAAAA
Missouri ----	EEEE ccccccccccacaaadadaa	AAAAAAAAAAAAAAAAAAAAAAAAAA
Nebraska ----	EEEEEE ccccccccccacaaadadaa	AAAAAAAAAAAAAAAAAAAAAAAAAA
Urban low-income areas:		
Hawaii -----	EEEEEEEEE	cccccccccacaaadadaaaaa AAAAAAAAAAAAAA
Illinois ----	EEEEEEEEEEEE	cccccccccacaaadadaaaaa AAAAAAAAAAAAAA
Indiana -----	EEEEEEEE ccccccccccacaaadadaa	AAAAAAAAAAAAAAAAAAAAAAAAAA
Nevada -----	EEEEEEEEEEEE	cccccccccacaaadadaaaaa AAAAAAAAAAAAAA
Ohio -----	EEEEEE ccccccccccacaaadadaa	AAAAAAAAAAAAAAAAAAAAAAAAAA
Wisconsin ---	EEEEEE ccccccccccacaaadadaa	AAAAAAAAAAAAAAAAAAAAAAAAAA
Other populations:		
California --	EEEEEEEEEEEE	cccccccccacaaadadaaaaa AAAAAAAAAAAAAA
Texas -----	EEEEEEEEEEEEEEEE	cccccccccacaaadadaaaaa AAAAAAAAAAAA
Vermont -----	EEEEEEEEEE	cccccccccacaaadadaaaaa AAAAAAAAAAAAAA

Table 121. Integration-Alienation orientations toward education and employment.

Sample areas within states	Education					Employment				
	Mean score				Total	Mean score				Total
	≤2.0	2.2-2.8	≥3.0			≤2.0	2.2-2.8	≥3.0		
	%	%	%	%	N	%	%	%	%	N
Rural small places:										
Iowa -----	22.2	59.4	18.4	100.0	185	14.6	53.0	32.4	100.0	185
Kansas -----	31.5	50.0	18.5	100.0	124	15.2	42.4	42.4	100.0	125
Missouri -----	23.3	64.3	12.4	100.0	202	16.4	49.8	33.8	100.0	201
Nebraska -----	27.3	56.0	16.7	100.0	209	18.7	54.5	26.8	100.0	209
Urban low-income areas:										
Hawaii -----	26.7	61.9	11.4	100.0	202	12.4	40.1	47.5	100.0	202
Illinois -----	25.1	58.2	16.7	100.0	287	9.1	41.1	49.8	100.0	287
Indiana -----	25.9	54.4	19.7	100.0	193	9.3	35.8	54.9	100.0	193
Nevada -----	32.4	49.1	18.5	100.0	222	10.0	36.8	53.2	100.0	220
Ohio -----	21.8	58.2	20.0	100.0	170	12.9	33.6	53.5	100.0	170
Wisconsin -----	24.0	56.8	19.2	100.0	208	18.3	43.2	38.5	100.0	208
Other populations:										
California -----	27.4	39.3	33.3	100.0	168	6.6	19.3	74.1	100.0	168
Texas -----	16.2	48.7	35.1	100.0	259	4.3	29.0	66.7	100.0	258
Vermont -----	29.0	52.6	18.4	100.0	217	14.7	39.7	45.6	100.0	217
All samples -----	25.2	55.8	19.0	100.0		12.6	41.3	46.1	100.0	

Table 122. Integration-Allienation orientations toward education and employment (comparative proportions).

Comparative proportions along continuum of mean scores		
Sample areas within states	I = Integration	A = Alienation Middle range
<u>Education:</u>		
Rural small places:		
Iowa -----		
Kansas -----		
Missouri -----		
Nebraska -----		
Urban low-income areas:		
Hawaii -----		
Illinois -----		
Indiana -----		
Nevada -----		
Ohio -----		
Wisconsin -----		
Other populations:		
California ---		
Texas -----		
Vermont -----		

Table 122. (Continued)

[illegible]

Value Orientations Toward Education and Employment

Abstractness-concreteness theme

Abstractness deals with the qualities apart from objects, disassociated from specific instances. A person exhibiting qualities of abstractness places more emphasis on intellectual processes than on observation. At the other end of the continuum, *concreteness* indicates emphasis on tangible rather than intellectual things—a desire for tangible products of action. Irelan and Besner (1968) characterize concreteness as being "tied to the world of immediate happenings and sensations."

Sources used most extensively in developing statements for the abstractness-concreteness continuum were Harvey, Hunt and Schroder (1961), Schroder, Driver and Streufert (1967), and Troidahl and Powell (1965). Question 2 from Struening and Richardson's scale (1965) was adapted for question 22 of the instrument. Other statements were constructed by the research team. The complete set of items representing the abstractness-concreteness theme was as follows. At the left, are item numbers as listed in the instrument. At the right, the scoring continuum for each item is given.

For comparative purposes, a middle range of mean scores from 2.8 to 3.6 was used for the respondents' educational and occupational orientations that were focused on the abstractness-concreteness theme. Thus, percentages that represent mean scores of 2.6 or lower indicate considerable tendencies toward abstractness, and scores of 3.8

	Defi- nitely agree	Tend to agree	Not sure	Tend to dis- agree	Defi- nitely disagree
Education orientation:					
22 It is more important to take training which leads to a job than to take art, drama, or music lessons which do not.	5	4	3	2	1
29 The best education trains for a job.	5	4	3	2	1
42 It is a waste of time for people who have little talent in an area to take lessons in, for example, art.	5	4	3	2	1
45 The main reason for getting an education is personal satisfaction.	1	2	3	4	5
59 Keeping the house clean is more important than reading.	5	4	3	2	1

Defi- nitely agree	Tend to agree	Not sure	Tend to dis- agree	Defi- nitely disagree
--------------------------	---------------------	-------------	--------------------------	-----------------------------

Employment orientation:

38 The amount of work done on a job is more important than how well you do the job.	5	4	3	2	1
41 It is important to do a job you can be proud of even if it is more than the boss expects.	1	2	3	4	5
50 A person should leave a job he likes for a job he does not like if it pays more money.	1	2	3	4	5
53 Getting along with other workers is more important than the pay you get.	5	4	3	2	1
56 Pay is more important in choosing a job than what the job is.	5	4	3	2	1

or higher represent comparatively high proneness toward concreteness (table 115). These differences in patterns of orientation are portrayed in bar graphs in table 116.

Homemakers in all samples exhibited less frequent abstractness of orientation toward education than toward employment (tables 115 and 116). With respect to education, percentages within mean scores of 2.6 or lower (high abstractness) ranged from 12 in the Indiana and Nevada samples to 38 for Kansas. In contrast, employment percentages for abstractness varied from 51 in Indiana to 76, 77, and 78 in samples from Kansas, Illinois, and Vermont, respectively. With the exception of the California migrants, percentages of mean scores in the middle range of 2.8 to 3.6 were consistently higher for education than for employment. Concreteness of orientation to employment was found in less than 10 percent of all samples, whereas concrete orientation to education ranged from 15 percent for Nebraska to 65 percent for California. Most samples were represented by a fifth to a third at this high level for concrete orientation to education.

Control-fatalism theme

The value theme of *control* is characterized by a belief that a person has direct influence over events in his life. Conversely *fatalism* indicates acceptance that all events are inevitable or predetermined. Fatalistic people are characterized by a resignation to the idea that people cannot avoid what is going to happen to them. Success, to these people, is a result of a "lucky break."

Researchers developed all the control-fatalism statements with the exception of item 24, which was from work by Neal and Seeman (Seeman, 1967, p. 276). The 10 statements were scored from 1 for control to 5 for fatalism.

Comparable proportions of respondent mean scores fell within the middle range of 1.4 to 2.0 for orientations toward both education and employment (table 117). Values of control, however, were more frequent in relation to education, and those of fatalism were much higher when the concern was employment. For example, mean scores lower than 1.4 were evident for education within a range of 10 to 48 percent, but for employment they ranged from 0

to 18 percent. Mean scores of 2.2 or higher, indicating fatalism, comprised from 15 to 62 percent for education in contrast with 35 to 70 percent for employment. Distributions reported in table 118 show that, in the main, orientations to both education and employment tended to be least fatalistic in the rural samples, more so in urban low-income areas, and most strongly fatalistic among the California migrants and the black families in Texas.

Equalitarianism-authoritarianism theme

Equalitarianism is characterized by an emphasis on the belief that all men are equal in intrinsic worth and are entitled to equal access to the rights and privileges of their society. At the opposite pole of the continuum, people with an attitude of *authoritarianism* place an emphasis on obedience to and respect for authority, family loyalty, religiosity, and hard work.

Researchers used Adorno et al. (1950) as a guide in constructing representative items for this continuum. Items 21 and 23 were adaptations of items 28 and 29 on the Groat and Neal scale (1967). Item 29 from Struening and Richardson (1965), as well as item 1 from Troidahl and Powell (1965), influenced statement 26. Remaining statements were constructed by the research team. As indicated in the statements that follow, items were scored from 1 (equalitarianism) to 5 (authoritarianism) on the agree-disagree scale.

Approximately half of all the homemakers had mean scores of 2.8 to 3.6 in orientations to both education and employment (tables 119 and 120). Within this middle category, the sample percentages for education ranged from 43 to 67; for employment the percentage range was 38 to 57. The

	Defi- nitely agree	Tend to agree	Not sure	Tend to dis- agree	Defi- nitely disagree
Education orientation:					
32 Some people just cannot finish high school so why try.	5	4	3	2	1
37 If the family needs more money it is all right for a child to quit school and help out for a while.	5	4	3	2	1
48 It is important for children to get an education no matter what it costs.	1	2	3	4	5
57 It is all right to drop out of high school if more money is needed to buy clothing for the family.	5	4	3	2	1
60 It is all right to drop out of high school if the student isn't interested.	5	4	3	2	1
Employment orientation:					
24 The most important thing about getting a job is being at the right place at the right time.	5	4	3	2	1
27 Most people can expect a better job sometime.	1	2	3	4	5
35 It helps to get ahead in a job if you learn more about it.	1	2	3	4	5
40 It makes no difference which job you take because you are likely to get laid off anyway.	5	4	3	2	1
43 In getting a job it is not what you know but who you know.	5	4	3	2	1

	Defi- nitely agree	Tend to agree	Not sure	Tend to dis- agree	Defi- nitely disagree
Education orientation:					
21 The man with an education is more respected than an uneducated man.	5	4	3	2	1
23 The best reason for getting an education is so you can be equal to others.	5	4	3	2	1
26 It is important for a child to have respect for his teacher.	5	4	3	2	1
36 It is more important for a boy to get an education beyond high school than for a girl.	5	4	3	2	1
44 It is important for a girl to get an education beyond high school.	1	2	3	4	5

	Defi- nitely agree	Tend to agree	Not sure	Tend to dis- agree	Defi- nitely disagree
Employment orientation:					
34 It is a good idea to have more women as bosses on the job.	1	2	3	4	5
46 It is all right for women to hold jobs which are usually men's jobs.	1	2	3	4	5
49 It is all right for a woman to work outside the home just because she likes to.	1	2	3	4	5
51 It would be a good idea to have more young people, than we now have, as bosses.	1	2	3	4	5
55 The man should be the one to make all the decisions about choosing his job.	5	4	3	2	1

rural samples, plus those from Wisconsin and Vermont, were much more frequently authoritarian in relation to employment than to education and, conversely, more prone toward equalitarianism in education than in employment. Except for Texas, tendencies toward authoritarianism in education and employment did not vary greatly within the remaining samples. In Texas, the frequency of scores above the middle ranges indicating authoritarianism was twice as high for education (43%) as for employment (20%).

Integration-alienation theme

Integration represents a feeling of coordination with one's society or environment, whereas *alienation* is a state of being at variance with society or group norms. Alienation shows up as a feeling of lack of direction or regulation of individual behavior. Seeman (1959) has used terms such as "powerlessness, meaninglessness, isolation, and anomia" to describe alienation. In Besag (1966), Durkheim characterizes alienation as "the lack of harmony between desires and the means of achieving those desires." If the desires of the individual are insatiable or the means for achieving goals are not available, alienation is the result.

Publications by Seeman (1959) and Zollschan and Hirsch (1964) were helpful in providing information about integration or alienation and influenced the research team in constructing items 30, 39, 47, 52, and 58. Item 33 was an adaptation of the first item on Srole's scale (1956). Blauner's work (1964)

	Defi- nitely agree	Tend to agree	Not sure	Tend to dis- agree	Defi- nitely disagree
Education orientation:					
30 Families can get help with their children's problems from school and other places.	1	2	3	4	5
33 When a child has problems there is no use getting in touch with the school because they aren't really interested.	5	4	3	2	1
52 Even though it may cause our children to move away to a distant city to get a good job, they need to get a good education.	5	4	3	2	1
54 People are better accepted by others if they have an education or job training.	1	2	3	4	5
58 Parents and children don't get along as well when the children have more education than the parents.	5	4	3	2	1

Employment orientation:

25 Too many on the job are just out for themselves and don't really care for anyone else.	5	4	3	2	1
28 Few people really look forward to their work.	5	4	3	2	1
31 It is easier to get discouraged when others are better on the job.	5	4	3	2	1
39 A good job makes a person want to take an interest in his community.	1	2	3	4	5
47 Friends and relatives can give the best information about jobs.	5	4	3	2	1

was the basis for item 54. Items 25, 28, and 31 were identical to items 21, 14, and 10 on the Struening-Richardson scale (1965).

The five statements for each of the two sets are listed below. Items were scored on the basis of 1 for integration to 5 for alienation.

In all samples, proportions of scores 3.0 or higher, indicating alienation, were larger for employment than for education (table 131). These tendencies to be alienated concerning employment were also revealed by a percentage range of 27 to 74 for employment in contrast with 11 to 35 for

BEST COPY AVAILABLE

education. Generally, alienation to employment was lower, and integration was higher, in rural samples than in urban low-income areas. Few differences between these population types were evident in educational orientations. Alienation to employment was highest among black families in Texas (67%) and migrant families in California (74%).

Significant Associations With the Income Index

Similar to the variables for social structure and process, the value orientations were infrequently related to the income index (table 123). Only 11.5 percent of the 104 chi-square tests computed resulted in probability levels of 0.05 or lower. Further, of the eight variables examined, abstractness-concreteness with respect to education was the only one for which at least half of the sample matrices yielded significant associations. They represented five of the six urban low-income areas and the open-country rural families of Vermont. Although the trends were irregular for the respective samples, families that tended toward concrete educational values had income indexes under 125 proportionally more often than others (table 124). Further refinement of the value orientation scales should lead to clarification of relationships between the scales and other characteristics of the families, including the income index.

Table 124. Proportions of families with income indexes under 125 for value orientation categories and total samples within states.^{a,b}

Value orientations by sample areas within states	Proportions of families with income indexes under 125			
	Above middle range	Middle range ^c	Below middle range	Total sample
	%	%	%	%
Abstractness-Concreteness:				
Education:				
Hawaii	66.7	45.0	60.7	58.1
Illinois	49.0	27.6	9.5	26.6
*Indiana	29.3	36.6	28.6	34.4
Nevada	43.6	33.6	17.6	34.9
Ohio	54.8	35.3	36.5	39.7
Vermont	56.1	46.9	21.6	44.2
Employment:				
Illinois	52.0	25.0	15.9	26.6
Equalitarianism-Authoritarianism:				
Education:				
Vermont	69.0	39.0	36.1	44.2
Employment:				
*Kansas	25.7	13.2	14.3	16.9
Integration-Alienation:				
Employment:				
Iowa	41.7	16.7	10.0	16.5
Kansas	21.4	19.5	7.1	16.8

^a States are listed only if their sample matrices yielded a probability due to chance of 0.0500 or lower.

^b An asterisk (*) before the name of a state indicates that its sample had a gamma value of less than 0.200 which reflects a nonlinear association of two variables.

^c Left column percentages represent comparatively more a station toward concreteness, authoritarianism, and alienation, respectively.

^d Middle range scores were 2.2 to 2.8 for integration-alienation and 2.8 to 3.6 for abstractness-concreteness and equalitarianism-authoritarianism.

Table 123. Summary of chi-square tests to identify associations of value orientations with the income index.^a

Value orientations	Population types and samples within states												
	Rural small places					Urban low-income areas					Other populations		
	Ia.	Kan.	Mo.	Neb.	Haw.	Ill.	Ind.	Nev.	Ohio	W. Va.	Cal.	Tex.	Vt.
Abstractness-Concreteness:													
Education -----	-	-	-	-	++	++	++	++	++	+	-	-	++
Employment -----	-	-	-	-	-	++	-	-	-	-	-	-	-
Control-Fatalism:													
Education -----	-	-	-	-	-	-	-	-	-	+	-	-	-
Employment -----	-	-	-	-	-	-	-	-	+	-	-	++	-
Equalitarianism-Authoritarianism:													
Education -----	-	-	-	-	-	-	-	-	-	-	-	-	++
Employment -----	-	++	-	-	-	-	-	+	-	-	-	-	-
Integration-Alienation:													
Education -----	-	-	-	-	-	-	-	-	-	-	-	-	-
Employment -----	++	++	-	-	-	-	-	-	-	-	-	-	-

^aKey to symbols: 0 = No chi-square test made; cell numbers of matrix not adequate.

- = Test not significant within 0.1000 level of probability.

+ = Test marginally significant from 0.0501 to 0.1000 level of probability.

++ = Test significant from 0.0500 to 0.0000 level of probability.

Summary

Previous research has indicated that families who experience certain forms of disadvantage are prone to be oriented toward values of concreteness, fatalism, authoritarianism, and alienation. Distributions of the data from the NC-90 study indicate differences in tendencies of families within the 13 samples to have these orientations. By ranking the sample percentages of families with mean scores above the middle as reported in tables 115, 117, 119, and 121, the following orderings were obtained.

Two patterns are indicated in the orderings. First, among the samples, levels of percentages differed considerably for orientations to education and employment. Respondents valued education more concretely but were more fatalistic, authoritarian, and alienated in relation to employment than to education.

The second pattern related to different tendencies among the three types of populations sampled. Percentages for the rural samples from Vermont and the small places (towns) in Iowa, Kansas, Missouri, and Nebraska are positioned at the lower levels in each of the eight orderings. This indicates less proneness than in other samples for respondents to have orientations often characteristic of the disadvantaged. Because respondents in the rural samples represented random cross sections of families rather than only those in relatively low income areas, this finding was not surprising.

In California, respondents reflected orientations of the disadvantaged more frequently. Those from Texas tended to be fatalistic and alienated for both types of orientation but much more authoritarian toward education than for employment. Texas was in middle positions for concreteness in both orientations.

Respondents in the urban low-income areas differed considerably in their orientations. Those from Nevada, Ohio, and Indiana were most frequently

positioned in the direction of concreteness and fatalism. In Illinois and Wisconsin the orientations were more similar to those of the rural than the urban samples.

Orientations to education:

> 3.6 %	> 2.0 %	> 3.6 %	> 3.0 %
Concreteness	Fatalism	Authoritarianism	Alienation
California 65	California 62	Texas 43	Texas 35
Nevada 34	Texas 52	Indiana 35	California 33
Indiana 31	Ohio 39	Hawaii 33	Ohio 20
Ohio 31	Hawaii 38	Ohio 32	Indiana 20
Wisconsin 26	Vermont 31	Nevada 29	Wisconsin 19
Hawaii 25	Nevada 31	California 28	Kansas 19
Texas 25	Illinois 29	Vermont 26	Nevada 19
Vermont 24	Iowa 29	Kansas 23	Iowa 18
Illinois 22	Indiana 27	Nebraska 19	Vermont 18
Iowa 20	Missouri 26	Illinois 16	Illinois 17
Missouri 20	Wisconsin 23	Wisconsin 15	Nebraska 17
Kansas 19	Nebraska 19	Missouri 14	Missouri 12
Nebraska 15	Kansas 15	Iowa 14	Hawaii 11

Orientations to employment:

> 3.6 %	> 2.0 %	> 3.6 %	> 3.0 %
Concreteness	Fatalism	Authoritarianism	Alienation
California 10	California 79	Kansas 52	California 74
Indiana 6	Indiana 70	Wisconsin 37	Texas 67
Nevada 4	Texas 68	Missouri 36	Indiana 55
Ohio 4	Nevada 63	Vermont 36	Ohio 54
Kansas 2	Hawaii 56	Nevada 33	Nevada 53
Missouri 2	Ohio 53	Nebraska 35	Illinois 50
Hawaii 2	Wisconsin 51	Ohio 32	Hawaii 48
Texas 2	Missouri 46	California 31	Vermont 46
Illinois 2	Nebraska 45	Iowa 31	Kansas 42
Nebraska 1	Illinois 44	Hawaii 30	Wisconsin 39
Vermont 1	Iowa 39	Indiana 29	Missouri 34
Wisconsin 1	Kansas 35	Illinois 24	Iowa 32
Iowa 0	Vermont 35	Texas 20	Nebraska 27

SUMMARY OF FAMILY CHARACTERISTICS RELATED TO THE INCOME INDEX

Findings previously presented in detail in tables 30, 77, 113, and 123 provided a base for developing table 125, an overview of associations of the income index with 86 of the empirical variables selected to represent family living patterns. In the table, these variables are grouped at two levels. First, the four main content areas of the study (demographic attributes, resource factors, social structure and process, and value orientations) are designated. Within each of these main areas are subcategories comprised of two or more variables related to similar aspects of family living.

In table 125 the asterisks (*) identify the population types from which no sample matrices met the specified criteria for use of chi-square to ascertain

significant association with the income index. The fractions represent the number of significant chi-square coefficients obtained in relation to the number of tests made. Fractions enclosed in boxes identify variables associated with the income index when at least half of the samples within the population types were tested and, of these, at least half revealed significant associations. These criteria were used to facilitate inspection of the fractions within and among the three population types and to make meaningful comparisons of tendencies of family characteristics to be related to degree of income adequacy.

The three population types differed considerably in composition and environment. Samples from rural

BEST COPY AVAILABLE

Table 125. Associations of family characteristics with the income index, by types of population sampled.

Family characteristics: Categories, subcategories, and variables	Associations with income index by types of population sampled		
	Rural small places N = 4	Urban low- income N = 8	Other popu- lations N = 1
Demographic characteristics			
Family composition			
Family size (year-equivalent per- sons)	3/5	2/7	2/2
Age of oldest minor child in home	0/4	0/1	2/2
Family type		0/6	1/1
One of two parents		0/1	0/1
Number of years family has been formed			
Respondent's attributes			
Race		2/6	
Age		1/1	0/1
Educational attainment	0/1		
Occupational status			
Job training			
Husband's attributes			
Age			
Educational attainment			
Job training			
Occupational type	2/5	1/1	1/1
Marital characteristics			
Place of birth related to current home	0/1	1/5	0/1
Husband	0/1	0/3	0/1
Place of life spent in rural areas	0/3	1/5	0/2
Husband	0/2		0/2
Number of moves by family, last 5 years	0/3	1/3	0/1
Resource factors			
Income			
Number of earners	1/3	4/5	1/2
Respondent's earned income as percent of total family income	1/1	1/1	1/1
Dependability of income (assessed)	0/1	0/6	1/2
Financial commitments			
Commitments as percent of total income	2/5	1/2	2/2
Incidence of commitments			
Credit	1/3	4/5	0/3
Insurance		3/3	0/1
Transportation			
Use of:			
Own car or truck		0/4	1/1
Taxi		1/5	1/2
Car pool		0/2	0/2
Bus or train		1/5	0/1
Transportation problems		3/3	0/2
Number of miles to work by main earner	0/3		0/2
Housing			
Rent tenure	3/5	3/5	0/1
Number of rooms			0/1
Respondent's satisfaction with: Adequacy of living space	0/4	0/6	0/2
Housing conditions other than space			1/1
Communication media			
Color television	1/5	3/3	0/1
Newspaper read daily	1/2	1/1	2/3
Respondent's perceptions of family situation			
Adequacy of family income		3/4	1/1
Conditions today compared with parents' situation at her age	2/4	2/5	0/2

Key: Right numeral in column represents number of sample tested.
Left numeral is the number of samples tested that revealed signifi-
cant association at the 0.05 level or lower.
-- = No samples were tested.
[] = Population types for which at least half of the samples
were tested and, of these, at least half were significant
at 0.05 or lower.

Table 125. (Continued)

Family characteristics: Categories, subcategories, and variables	Associations with income index by types of population sampled		
	Rural small places N = 4	Urban low- income N = 6	Other popu- lations N = 3
Current situation compared with 5 years ago from point of view of:			
Financial circumstances	3/5	5/5	1/3
Living conditions	2/5	1/6	1/3
Job conditions	1/4	1/5	0/1
Children's opportunities	0/4	0/5	0/1
Money problems			
Food	2/2	0/6	1/3
Special things kids want	1/5	5/5	1/3
New shoes or clothing	1/3	5/6	1/3
Doctor, dentist, medicine	5/5	2/6	2/3
Large bills	5/5	1/6	1/3
Saving	1/5	1/4	1/3
Equipment and appliance sec- ures	1/1	5/6	1/3
Rent and house payments		1/3	1/3
Gas or electricity turned off		0/1	1/2
Social structure and excess			
Conjugal power			
Who decides about:			
Wife working	0/4		0/2
How to handle children	1/4		0/1
How money is used	0/4		0/1
Best place for family to live			
Friends to see the most			
Number of children wanted			
Who mainly tries to limit number of children	0/4		
Who mainly handles:			
Children when both parents are present	0/4		0/2
Money matters	0/4	0/1	0/2
Other family interactions			
Kinship orientation	0/4		
Family orientation	2/5		
Family cohesiveness	0/5		
Parental permissiveness	1/4	1/1	1/3
Parental satisfaction	1/4		
Formal participation			
Church attendance	0/4	0/2	0/2
Church groups	1/4	0/1	0/3
Community groups	0/4	0/3	0/2
Recreation groups	2/5	0/1	0/1
Job-connected groups	0/4	0/1	1/2
Lodge and kindred groups	1/4		0/1
Informal participation			
Neighboring practices	0/4	0/2	1/2
Number of visits per month with:			
Neighbors	0/4	0/5	1/3
Relatives	0/4	0/1	
Friends from work	0/4		1/2
Other friends	1/4	3/6	1/2
Of four most frequent visitors, number who are relatives	0/4	0/4	
Of wife and husband's four closest friends, number living near their home	0/4	0/5	0/1
Value orientations			
Abstractness - Concreteness:			
Education	0/4	5/6	1/3
Employment	0/4	1/6	0/3
Control - Fatalism:			
Education	0/4	0/6	0/3
Employment	0/4	0/6	1/3
Equalitarianism - Authoritarianism:			
Education	0/4	0/6	1/3
Employment	1/4	0/6	0/3
Integration - Alienation:			
Education	0/4	0/6	0/3
Employment	2/4	0/6	0/3

small places represented cross sections of a random sample of small towns in the central Missouri Valley. Urban samples were restricted to low-income and poor housing areas of four metropolitan cities of the North Central Region and two from the Western Region. Encompassed in "other populations" were rural black families in east central Texas, rural migrant families (Chicanos) in California, and open-country farm and nonfarm families in Vermont. Because the income distributions of families in these three population types were vastly different, diversity in associations of family income indexes with variables characteristic of their family living patterns were expected. The central task was to discover the particular circumstances that tended to be related to similarities and differences among these population types.

When chi-square tests were computed to identify the independence of family characteristics from the income index, it was found that the same categorizations of the index and other variables were not applicable to all samples. Thus, adjustments were made for data from rural small towns by collapsing categories at the lower range of the index and subdividing those at the upper levels. In contrast, for the migrant sample in California, index levels were collapsed at the top and subdivided at the lower end of the range. In all samples, the same categories were used for variables other than the index. By these procedures, only 52 percent of the matrices (61% from rural small towns; 47% from urban low-income areas; 53% from other populations) had adequate expected numbers in cells of the matrices to yield valid chi-square coefficients. Therefore, the results reported in this summary are tentative. Subsequent recategorization and analysis of the available data may reveal additional associations. So far, however, the findings do indicate many of the family living patterns that differ according to comparative adequacy of money income.

Variables representing specific family characteristics significantly associated with the income index have been itemized in the introductory summary for this report. A more general overview is given in the present summary. The focus is on similarities and differences among the three population types with respect to tendencies of general family characteristics to be associated with the index of comparative income adequacy. For this purpose, the 86 variables were grouped by subcategories within each of the four main content areas of the study (table 125). These groupings help to identify broad areas of living that tend, more frequently than others, to be associated with the income index. For further summarization, table 126 was developed in which, for each subcategory, the percentage of chi-square tests that revealed significant associations with the index is reported if half or more of the samples for the population type had been tested. In turn, when percentages were available for all population types, they were ranked from 1 = highest to 9 = lowest within each type. By inspection of these percentages and the rank orders, several likenesses and differences among the three population types were revealed.

Similar rank orders were found within population types for associations of comparative income adequacy with availability of communication facilities, family income procurement and use, housing facilities, and the respondent's perceptions of her family's current situation compared with 5 years ago. For family composition, however, the index was much more often an associated factor in the urban low-income and "other" populations than in the rural small towns of the central Missouri Valley. Urban samples ranked comparatively higher than others with respect to concrete value orientations, "other" populations were higher in relation to informal participation, and samples from the rural small towns reflected highest associations of money problems with income adequacy. The urban low-income areas were unique in that their samples, much more often than the others, showed significant associations of the income index with transportation problems and value orientations toward concreteness in education and employment.

The areas of family living that seldom were related to the income index were migratory patterns, transportation (except for the urban areas), informal participation (except for other populations), and the four subcategories of value orientation (except for abstractness-concreteness in the urban low-income samples). Additional analyses are necessary before conclusions may be drawn concerning the relation of the income index with attributes of the respondents and their husbands, conjugal power, other family interactions, and formal participation.

Table 126. Percentages of significant associations of the income index with family characteristics within subcategories and population types.

General and subcategories of family characteristics	No. of variables	Pct. of significant chi-square tests			Ranks within population types		
		RSP	ULI	OP	RSP	ULI	OP
<u>Demographic attributes:</u>							
Family composition -----	6	44.4	72.7	83.3	4	1	1
Attributes of respondent and husband -----	9	--	--	--			
Migratory characteristics -----	5	00.0	18.8	00.0		8	
<u>Resource factors:</u>							
Income situations -----	6	58.3	59.1	45.5	3	3	3
Transportation -----	6	--	47.4	20.0			
Housing -----	4	46.2	--	--			
Communication media -----	2	66.7	66.7	50.0	2	2	2
Respondents' perceptions of: Comparative family situation -----	6	40.0	37.9	23.1	5	6	6
Money problems -----	9	90.9	55.8	38.5	1	4	5
<u>Social structure and process:</u>							
(Two-parent families only): Conjugal power -----	9	4.8	--	--			
Other family interactions -----	5	20.0	--	--			
Formal participation -----	6	16.7	--	9.1			
Informal participation --	5	5.0	21.4	44.4	8	7	4
<u>Value orientations:</u>							
Abstractness - Concrete -----	8	0.0	50.0	16.7	9	5	8
Control - Fatalism -----	8	0.0	0.0	16.7	9	9	8
Equalitarian - Authoritarian -----	8	12.5	0.0	16.7	7	9	8
Integration - Alienation --	8	25.0	0.0	0.0	6	9	9

* Percentages are reported only when half or more of the samples within the subcategory were tested.

RECOMMENDATIONS

In retrospect, any project as comprehensive and complex as the NC-90 study is likely to engender many recommendations for further study, either for use of available data or for collection of additional information. Specific problems and particular populations deserving study may be cited. Refinements may be suggested for conceptualization of problems, data collection, processing procedures, and analytical tools. Much space would be required to report all the recommendations that could be made as an outgrowth of the preparation of this basebook. Therefore, primary attention will be given to further uses of data from the 13 samples included in the NC-90 project with special reference to (a) family characteristics that seem to be associated significantly with comparative adequacy of family money income, (b) identification of likenesses and differences among sample areas and general population types with respect to characteristics of families who are disadvantaged by inadequate incomes, and (c) further analyses and more refined measures for ascertaining patterns of living of disadvantaged families.

As reported previously, distributions of families within approximately half of the sample matrices did not permit use of the computed chi-square coefficients as measures of the association of family characteristics and the index of comparative income adequacy. Other categorizations should be tried to increase expected numbers within cells of the matrices, especially for the attributes of respondents and husbands and several of the social structure and process variables; e.g., kinship orientation, nuclear versus extended family orientation, family cohesiveness, parental permissiveness, marital satisfaction, conjugal power, and formal participation. Until results of these tests are available, final conclusions cannot be drawn concerning the comparative tendencies of level of income adequacy to be associated significantly with patterns of living encompassed by demographic attributes, resource factors, social structure and process, and value orientations.

Inadequacy of money income in families is only one of many circumstances that prevail as elements of family disadvantage. Further study is needed to determine the clusters of income and nonincome attributes that comprise complex patterns of life among disadvantaged families in various types and locations of population in our nation. Because income inadequacy will often be a component of these clusters, the numerals in boxes of table 125 indicate several of the variables to be considered when designing such studies.

From findings reported in this basebook, further study seems needed on the incidence of family size and income adequacy at different levels of disposable money income. Educational levels and occupational types, along with family size and the income index, may exhibit unique patterns of concentration within family levels of disposable money income.

A study of this kind could be part of an intensive effort to identify dimensions of socioeconomic status and to construct composite scales (weighted as well as unweighted) for measuring family socioeconomic levels within various types of population. Scales of these types are needed as classifying variables in many studies related to family life in different geographic locations and demographic situations.

Application of more refined analytical measures to the data available from samples in all population types could provide more precise interpretations of factors related to patterns of living of families who are disadvantaged by inadequate money incomes. Because the samples were randomly selected in a variety of geographic areas, most of them included families who were not disadvantaged by low incomes, and others who were only marginally disadvantaged. More critical analysis could be made of likenesses and differences of the "poor" and "near poor" when compared with the relatively "nonpoor" and "affluent."

With respect to resource factors, numerous masters and doctoral studies have been made by use of NC-90 data from one or more samples (see Appendix D). Each of these should be evaluated in terms of the feasibility of replication by use of sample data of similar and different population types. Many of these graduate studies provide bases for design of more extensive research in breadth and depth.

According to findings reported in this basebook, families of comparatively low income adequacy (i.e., those with income indexes under 125, from 125 to 149, and from 150 to 199) in samples of the respective population types should be examined to ascertain unique patterns of living related to number of earners, financial commitments as a share of disposable money income, home ownership, communication facilities, and the respondent's perceptions of current family financial circumstances related to the past as well as of money problems involving food, clothing, and special things wanted by the children.

In addition, families in urban low-income areas need further study focused on the income index as it relates to incidence of one parent in the home, commitments to credit and insurance payments, use of car or truck for transportation, transportation problems, respondent's perceptions of income adequacy, money problems related to servicing of home equipment and appliances, and value orientations toward concreteness in education.

Families in rural small towns of the central Missouri Valley seem unique in the association of income adequacy with occupational type of the main earner, respondent's perceptions of her family's present living conditions compared with 5 years earlier, orientation to nuclear versus extended families, formal participation in community recreation groups, and value orientations toward integration in employment.

For samples of rural black families in east central Texas, rural migrants in California, and open-country nonfarm families in Vermont, additional characteristics often associated with the income index were the age of the oldest minor child in the home, assessed dependability of income, use of taxi for transportation, money problems related to having gas or electricity turned off, neighboring, informal participation in job-connected groups, and number of visits per month with friends from work.

Ethnic studies could be made, using sample data from Texas and five of the urban low-income areas because a fifth or more of the families in each of these samples were black, oriental, of Spanish background, or indeterminately mixed. Data from these states could be used to contrast disadvantaging conditions of families having these ethnic backgrounds with circumstances in white families.

Alternate procedures of analysis that are more refined than the chi-square technique could be applied to the available data. Findings reported in this basebook would facilitate appropriate stratifications of families within samples by the income index and by levels of disposable money income. Analysis of variance would determine differences among means of the characteristics, and tests of linearity and deviation from linearity could also be ascertained. Finally, to identify the unique attributes of the most disadvantaged and the near-disadvantaged, critical examination should be made of ways in which the attribute means in lower strata of the income measures differ from those of middle and higher strata.

Some of the data available are amenable to different coding procedures, which would make them appropriate for analyses that involve correlation of variables. Cluster and factor scales could be created from some of the data to provide more sensitive and comprehensive measures of selected aspects of family living. Examples of potential composite scales, weighted or unweighted, are money problems, respondent's perceptions of her current family situation compared with the past, conjugal power, formal and informal community participation, and value orientations. The unweighted, composite measures used for kinship orientation, family orientation, family cohesiveness, parental permissiveness, and marital satisfaction might well be exam-

ined within the respective samples to ascertain and compare variables that are acceptable for the composite measures and the respective weighting factors. Coordinated studies of scale development, using data from several samples, could yield much needed information concerning the applicability of a given scale for use with other population types and locations.

When new data are obtained concerning factors related to patterns of living of disadvantaged families, special efforts should be devoted to refinement of procedures for obtaining, coding, and analyzing data. One major limitation of the NC-90 study was the necessity of limiting interviews to the female homemaker. The biases introduced by this procedure are not known. Studies less comprehensive in content could be designed from findings in this basebook, and interviews could be made with the male head and a teen-age child as well as with the female homemaker. This procedure, combined with refined conceptual and analytical models, could identify the congruency of images of the family situation reported by different members of the group.

Although the recommendations made thus far have been focused on research, they do not preclude efforts to make findings of the NC-90 study available to other prospective users at national, regional, and community levels. Certain types of information could be used by public policy makers at all levels as they cope with decisions related to the well-being of families with inadequate money incomes. Some of the local level workers to whom the information should be made available are those in formal education, extension, and other forms of continuing education; family service organizations; public assistance programs; and community development projects. Many local leaders and concerned citizens could also benefit from the results. To accomplish this task, the findings in each sample area should be translated as soon as possible into reports appropriate to the interests and needs of various groups who are concerned with the quality of life in families and communities. Prompt dissemination through various communication media could do much to create public awareness and further understanding of the patterns of living of families who are disadvantaged by inadequate income and associated factors—demographic, economic, psychological, and sociological.

REFERENCES FOR TEXT AND APPENDIXES

- Adorno, T.W., E. Frenkel-Brunswick, D.J. Levinson, and R.N. Sanford. 1950. *The authoritarian personality*. Harper and Row, New York.
- Besag, Frank P. 1966. *Alienation and education: An empirical approach*. Hertillon Press, Buffalo, New York.
- Blauner, Robert. 1964. *Alienation and freedom*. University of Chicago Press, Chicago.
- Blood, Robert O., Jr., and Donald M. Wolfe. 1960. *Husbands and wives: The dynamics of married living*. Free Press, Glencoe, Ill.
- Bonjean, Charles M., Richard J. Hill, and S. Dale McLemore. 1967. *Sociological measurement: An inventory of scales and indices*. Chandler Publishing Co., San Francisco.
- Brackett, Jean C. 1969. New BLS budgets provide yardsticks for measuring family living costs. *Monthly Labor Review* 92(4):3-16.
- Centers, R., B.H. Raven, and A. Rodrigues. 1971. Conjugal power structure: A reexamination. *American Sociological Review* 66:264-278.
- Cleland, Charles. 1963. Two indexes for rural households dependency and capability to work. (Revision of a paper presented at Southern Sociological Society Meeting, Durham, North Carolina, April.)
- Cofer, E., E. Grossman, and F. Clark. 1962. Family food plans and food costs for nutritionists and other leaders. U.S. Department of Agriculture, Home Economics Research Report 20.
- Cohen, A.K., and H.M. Hodges, Jr. 1963. Characteristics of the lower-blue-collar class. *Social Problems* 10:303-334.
- Cromwell, Ronald E. 1968. Development of a parental attitude research scale for use with the lower and middle classes. M.S. thesis. Kansas State University.
- Edwards, A.M. 1933. A socioeconomic grouping of the gainful workers of the United States. *Journal of the American Statistical Association* 28:377-387.
- Engelbreton, Carol L. 1965. Analysis by a constructed typology of wives' values evident in managerial decision situations. Ph.D. dissertation. Michigan State University.
- Fuchs, V.R. 1967. Redefining poverty and redistributing income. *Public Interest* 8:88-95.
- Galbraith, J.K. 1958. *The affluent society*. New American Library, New York.
- Groat, Theodore H., and Arthur C. Neal. 1967. Social psychological correlates of urban fertility. *American Sociological Review* 32:945-959.
- Harvey, O.J., D.E. Hunt, and H.M. Schroder. 1961. *Conceptual systems and personality organization*. John Wiley and Sons, New York.
- Herbst, P.G. 1952. The measurement of family relationships. *Human Relations* 5:3-35.
- Hollingshead, A.B. 1957. Two-factor index of social position. New Haven, Conn. Author.
- Ireland, Lola M., and Arthur Besner (ed.). 1968. *Low-income life styles*. U.S. Dept. of Health, Education and Welfare, Welfare Administration Publication 14.
- Jacob, Phillip E., and James J. Flink, with the collaboration of Hedvah L. Shuchman. 1962. Values and their function in decision-making. *American Behavioral Scientist* (Suppl.) 9:1-38.
- James, D.B. 1972. *Poverty, politics, and change*. Prentice-Hall, Englewood Cliffs, N.J.
- Kluckhohn, Clyde. 1951. Values and value-orientations in the theory of action. pp. 388-433. In: Talcott Parsons and Edward A. Shils (ed.). *Toward a general theory of action*. Harvard University Press, Cambridge, Mass.
- Lampman, R.J. 1971. *Ends and means of reducing income poverty*. Markham, Chicago, Ill.
- Litwak, E. 1960. Geographic mobility and extended family cohesion. *American Sociological Review* 25:385-394.
- Loomis, C.P. 1960. *Social systems: Essays on their persistence and change*. D. Van Nostrand, Princeton, N.J.
- Melcher, S. 1969. The problem of measuring poverty. *British Journal of Sociology* 18:1-12.
- Miller, S.M., and P.A. Roby. 1970. *The future of inequality*. Basic Books, New York.
- Myrdal, A. 1963. *Challenge to affluence*. Pantheon Books, New York.
- Newcomb, Theodore M. 1962. Human motivation. pp. 244-255. In: Warren R. Baller (ed.). *Readings in the psychology of human growth and development*. Holt, Rinehart and Winston, New York.
- Nie, N.H., D.H. Bent, and C.H. Hull. 1970. *Statistical package for the social sciences*. McGraw-Hill, New York.
- Orshansky, Mollie. 1965a. Counting the poor: Another look at the poverty profile. *Social Security Bulletin* 28(1):3-29.
- Orshansky, Mollie. 1965b. Who's who among the poor: A demographic view of poverty. *Social Security Bulletin* 28(7):3-32.
- Reiss, A.J. 1961. *Occupational and social status*. Free Press of Glencoe, New York.
- Rogers, E.M., and H. Sebald. 1962. Familism, family integration, and kinship orientations. *Marriage and Family Living* 24:25-30.
- Rokeach, M. 1960. *The open and closed mind*. Basic Books, New York.
- Ross, J.C., and R.H. Wheeler. 1971. *Black belonging: A study of the social correlates of work relations among Negroes*. Greenwood Publishing Corporation, Westport, Conn.
- Rowntree, B.S. 1901. *Poverty: A study of town life*. Macmillan, London.
- Schroder, Harold M., Michael J. Driver, and Siegfried Streufert. 1967. *Human information processing*. Holt, Rinehart and Winston, New York.
- Seeman, Melvin. 1967. On the personal consequences of alienation in work. *American Sociological Review* 32:273-285.
- Seeman, Melvin. 1959. On the meaning of alienation. *American Sociological Review* 24:783-791.

- Smith, M. Brewster. 1963. Personal values in the study of lives. pp. 324-347. In: Robert W. White (ed.). *The study of lives*. Atherton Press, New York.
- Social Science Research Council (of England). 1968. *Research on poverty*. Heinemann Educational Books, London.
- Srole, Leo. 1956. Social integration and certain corollaries: An exploratory study. *American Sociological Review* 21:709-716.
- Struening, Elmer L., and Arthur H. Richardson. 1965. A factor analytic exploration of the alienation, anomia and authoritarianism domain. *American Sociological Review* 30:768-776.
- Troldahl, Verling C., and Fredric A. Powell. 1965. A short-form dogmatism scale for use in field studies. *Social Forces* 44:213.
- U.S. Department of Commerce, Bureau of the Census. 1970. Current population reports. Consumer income. Series P-60.
- U.S. Department of Commerce, Bureau of the Census. 1972. Census of population, 1970. Number of inhabitants. Final report for each state and the U.S. PC(1)-A.
- U.S. Department of Commerce, Bureau of the Census. 1972. Census of population, 1970. General social and economic characteristics. Final report for each state and the U.S. PC(1)-C.
- U.S. Department of Commerce, Bureau of the Census. 1971. Census of population, 1970. General population characteristics. Final report for each state and the U.S. PC(1)-B.
- U.S. Department of Commerce, Bureau of the Census. 1971. Population estimates and projections. Components of population change by county: 1960 to 1970. Series P-25, No. 461.
- U.S. Department of Labor. 1969. Three standards of living for an urban family of four persons, Spring, 1967. Bureau of Labor Statistics Bulletin 1570-5.
- Voland, Ellen H. 1968. A pilot study in instrument development for identification and analysis of values held by low-income mothers. M.S. thesis. Michigan State University.
- Zollschan, George K., and Walter Hirsch. 1964. *Explorations in social change*. Houghton-Mifflin Co., Boston, Mass.
- Zweig, F. 1948. *Life, labour and poverty*. Victor Gollancz, London.

APPENDIX A: POPULATIONS SAMPLED¹

The purpose of this section is to provide additional background for interpreting some of the differences and similarities of the NC-90 study results. Because the areas studied stretch across the United States and are located in all four regions of the country, both differences and similarities would be expected. Here, some of the components of these differences or similarities are explained in terms of demographic, social, and economic variables.

Locations of the samples and how they were selected are described briefly in the first part of this section. The second part contains an analysis of selected items from the 1970 Census for the communities or counties in which the samples are located. Because the 1970 Census was conducted as of April 1, 1970, and the NC-90 interviewing was conducted during the summer of 1970, the data reflect the same general time period. Regional differences should be reflected in some of the characteristics of the community; e.g., rate of population change and composition. Rural-urban differences

and size of place differences also should be reflected. Hopefully, this analysis of communities will better enable the reader to assess the differences and similarities among the samples. No community analysis is included for the California sample because that sample was not permanently located in a community.

The Samples and Their Locations

The NC-90 populations can be broken into three broad categories—rural, urban, and a sample of migrant farm laborers from California. (See table 1 of text.) In Vermont, a rural open-country population was randomly sampled in 15 towns (not villages or cities) located in nine of the 15 counties of the state. The counties sampled are: Addison, Caledonia, Chittenden, Essex, Grand Isle, Lamoille, Orange, Orleans, and Rutland.

A rural black population was studied in Shelby County, Texas. This east Texas county was judged

¹Prepared by Hazel Reinhardt, Wisconsin station.

representative of the section of the state pervaded by the traditional southern culture. Only black families were studied in two all black settlements in the open country and also in a place with a population under 5,000. By census definition, the latter area would not be a rural place, but the researchers felt it was rural in location and character. Therefore, in this demographic analysis, information related to the Texas sample will be presented with the other rural states.

In the North Central Region, a rural nonfarm population of the Missouri River Valley area was selected within a 100-mile radius of a point close to the contiguous corners of Iowa, Kansas, Missouri, and Nebraska. The Iowa State University Statistical Laboratory's Sample Survey Section drew a sample of incorporated towns from a list of all rural small places (towns), within the circumference of the area, that had at least 1,000 but less than 2,500 population. Eight places were selected within selected sections of each of the four states. These towns were located in counties as follows:

Iowa: Adair, Audubon, Cass, Decatur, Fremont, Harrison, and Taylor;

Kansas: Brown, Doniphan, Douglas, Leavenworth, Nemaha, Riley, and Worth;

Missouri: Andrew, Atchinson, Caldwell, Clinton, Daviess, Gentry, Holt, and Mercer;

Nebraska: Burt, Butler, Cass, Dodge, Fillmore, Johnson, Pawnee, and Saline.

In Iowa and Kansas, two towns were located in a single county.

For each of the 32 towns selected at random from the central Missouri Valley area, a random sample of street segments was drawn by the Statistical Laboratory. Within each segment, all eligible households were to be interviewed. The sample was not restricted to low-income or otherwise disadvantaged parts of the towns.

The six urban places in the NC-90 study are in cities for which Standard Metropolitan Statistical Areas (SMSAs)² are identified. In no urban place were households sampled from the entire city. Areas from the urban places were selected by various criteria indicating high incidence of poverty or low income. From each of these delineated areas, a random sample of households was drawn.

In Ohio a section of the City of Toledo bounded by the N.Y.C. Railroad on the south and west, Interstate 75 on the north, and Interstate 280 on the east was the area randomly sampled. The area, designated through Census Poverty Tracts, is surrounded by various manufacturing units.

The area from which a random sample was drawn in East Chicago, Indiana, is bounded by the Grand Calumet River on the south, U.S. Waterways

on the west and north, and the City of Gary, Indiana, on the east. This area also was designated through Census Poverty Tracts and is surrounded and interspersed by steel and oil companies and by other manufacturing firms.

In Champaign-Urbana, Illinois, the areas randomly sampled were scattered throughout the two cities. No area was smaller than several blocks, but none was as large as a census tract. The areas were defined as low-income through the value of housing.

The central business district and city blocks within approximately 10 blocks of the waterfront made up the area from which a random sample was drawn in Superior, Wisconsin. This contiguous area was selected on the basis of the values and condition of housing.

In Las Vegas, Nevada, various areas designated as poverty areas by the City Planning Department were selected, and a random sample was drawn from these areas by the sampling staff at Iowa State University. These areas were not all contiguous.

In Honolulu, Hawaii, Poverty Census Tracts were designated as the areas from which a random sample was drawn. These areas were located throughout the city, but military housing areas were excluded.

The California researchers chose a sample of migrant farm laborers as their contribution to the NC-90 study. The sample was selected from 12 migrant labor camps under state operation. These camps serviced all the major farm-labor-orientated crop areas of central California. The 12 camps were located in the following eight counties: Merced, Monterey, San Benito, San Joaquin, Santa Clara, Solano, Stanislaus, and Sutter.

Population Change

One of the most important demographic facts about a population is its rate of change. The rate at which a population is changing affects not only its size, but also its composition. With these kinds of effects, it becomes evident that the advantages and disadvantages of population growth and decline are probably different. Hence, people attach different meanings to population change, but almost no one ignores it.

Growth and decline during the decade of the sixties

During the sixties the population of the United States increased by a rate of 13 percent. The urban population grew by 19 percent, while the rural population remained almost constant (-0.3%). In 1970, almost 75 percent of all people in the United

²A SMSA is a county, or group of counties, that contains at least one city of 50,000 inhabitants or more, or "twin cities," with a combined population of at least 50,000. In addition to the county, or counties, containing such a city or cities, contiguous counties are included if, according to certain criteria, they are socially and economically integrated with the central city.

States were living in urban areas. Nearly 69 percent resided in the counties constituting the Standard Metropolitan Statistical Areas. These metropolitan areas grew by nearly 17 percent during the past decade, while the nonmetropolitan areas grew by only 7 percent. The central cities for which the SMSA's are named grew by only 6 percent compared with the area outside the central cities in the SMSA's, which grew by nearly 27 percent.

In Iowa, half of the eight incorporated places sampled had grown from 1960 to 1970; the other half had lost population. The fastest growing place grew by 7 percent over the decade, and the greatest decline was at a rate of -13 percent. The total populations of all the counties in which these places are located declined. The range was from -5 to -15 percent.

In Kansas, six of the places increased in population, while two lost population. The rate of growth ranged from 2.5 to 200 percent; the rates of decline were -7.8 and -16.2 percent. Four of the seven counties lost population, ranging from -5 to -14 percent. In the three counties that grew, growth was at a rate much faster than for the state as a whole (3.1%); the changes ranged from 10 to 36 percent. Three of the growing places were in growing counties, and three were in declining counties. Of the declining places, one was in a growing county, and the other was in a declining county.

Five of the eight places in Missouri experienced population increase between 1960 and 1970; three places experienced population decrease. The range of increase was from 5 to 35 percent, and the decreases ranged from 3 to 8 percent. Three of the eight counties grew, but all of them grew at a rate less than that for the state (8.3%). The five counties that lost population during the decade showed rates of decline from -5 to -16 percent. Three of these growing places were in growing counties; the other two were in declining counties. All the declining places were in declining counties.

In Nebraska, five of the eight places showed population increases, and three showed decreases during the past decade. Growth ranged from 1 to 9 percent, and losses ranged from -2 to -6 percent. Five of the eight counties showed a population loss ranging from 8 to 17 percent. Of the three counties that gained population, only one grew at a rate faster than the state (5.1%). As in Missouri, three of the growing places were in growing counties, and two were in declining counties. All the places losing population were in counties losing population also.

In the small-town area of the central Missouri Valley, Kansas had the fewest places losing population, and growth there was at a higher rate than in places of Iowa, Missouri, and Nebraska.

In Vermont, only three of the 15 towns (minor civil divisions) declined in population during the past decade, with the losses ranging from -9 to -22 percent. The growing towns showed increases from 0.5 percent to 44 percent. Of the nine counties, only one lost population (-11%), and two showed no change in the sixties. Of the three declining towns, two were located in the only declining

county; the third town was in a county with no population change.

In the rural Texas area studied, the county lost population (-3.9%), but the population of the place of about 5,000 inhabitants grew (10.6%).

Only two of the six urban areas lost population during the last decade. Superior, Wisconsin, decreased by a rate of -4 percent, and East Chicago, Indiana, decreased by -18 percent. Las Vegas, Nevada, grew the fastest with a 95-percent increase. The others showed increases ranging from 10 to 31 percent. The only SMSA county to lose population was the one in which Superior, Wisconsin, is located, but the county lost at a rate less than the city. Lake County, Indiana, grew (6%) although East Chicago declined in population. All the other counties grew at rates faster than the central cities except for Toledo, which gained population at a faster rate (21%) than the county (6%). The pattern of growth in these metropolitan areas is quite typical of metropolitan areas throughout the United States.

Components of change

Population size can increase in only two ways—by the excess of births over deaths and by the excess of in-migrants over out-migrants; the reverse is true for population decreases. The term migration in the United States is applied to movements across county boundaries; hence the discussion of the components of population change must be limited to the counties in which the places sampled are located.

Of the 3,124 counties and county equivalents in the United States, less than one-third (955) experienced net in-migration during the 1960's. The proportion of growth was greatest in the North and the West. Metropolitan counties generally experienced a net inflow of migrants during the 1960's. Nonmetropolitan counties generally showed a net out-movement, especially in the South and North Central states. The heavy out-migration of Negroes from the South during the 1960's continued at about the same rate as in the previous two decades. Out-movement was experienced principally by nonmetropolitan counties.

Nearly all counties in the United States had natural increase. Some 124 counties, however, experienced a natural decrease; 60 percent of these were in the Middle West. Natural decrease is a function of an "old age" structure or a long history of out-migration. The rural samples from the Missouri Valley in this study are among those experiencing natural decrease. Nine of the 124 counties are included in this study.

During the last decade, each of the seven Iowa counties showed net out-migration, as did the state. Rates for these counties ranged from -7 to -17 percent, all greater than the state rate (-6.7%). In addition, two of the counties showed natural decrease, that is, more deaths than births over the past 10 years.

During the sixties, the state of Kansas showed a net out-migration (-6.1%). Only the four counties showing over-all population decline had net out-migration. These out-migration rates from -10 to -14 percent were all greater than the state rate. In addition, one of the counties showing net out-migration also had a natural decrease.

In Missouri there was almost no measurable net migration during the sixties (0.05%). The five counties in this study that lost population, however, showed net migration losses from -1 to -12 percent, and each of these five counties also showed natural decrease. In addition, one county that gained population showed net out-migration; the other two counties gaining population experienced net in-migration.

The State of Nebraska also experienced net out-migration in the past decade (-5.2%). Seven of the counties that lost population also experienced net out-migration at rates ranging from -4 to -16 percent; in addition, one of these counties also experienced natural decrease. One county that showed a small rate of net in-migration, also was one of the three that had grown in population in the 1960s.

From this analysis of the components of population change, it is evident that Kansas had the fewest counties in the study showing net out-migration and only one county with natural decrease. Nearly all the counties in the study in Missouri and Nebraska, and all the counties studied in Iowa showed net out-migration. In Nebraska, one county had natural decrease, and two were in this category in Iowa. In Missouri, five counties experienced natural decrease.

All counties from which the open-country population in Vermont was sampled experienced natural increase, although three of them did have out-migration ranging from -5 to -18 percent. The counties showing net in-migration had rates from 3 to 16 percent with only one showing a rate less than that for the state (4%). The effect of the net out-migration in these three counties is clearly seen with respect to total population change; one of the counties lost population, and the other two showed no population change during the decade.

The rural area studied in Texas showed a natural increase both in the total population and the nonwhite population. The area, however, experienced net out-migration that was twice as great for the nonwhite population (-23.2%) as for the total population (-10.8%). The area studied differs from the state, which registered net in-migration for the total population (1.5%) and the nonwhite population (4.4%), with the nonwhite in-migration almost three times the rate of the total in-migration.

All the metropolitan areas showed a natural increase. Three of the metropolitan places, all located on the Great Lakes, showed net out-migration. The rate of net out-migration was greatest in East Chicago (-8.3%) and lowest in Toledo (-3.9%). Superior fell between them, at -5.7 percent. The net out-migration from Toledo occurred at a rate more than twice that of the State of Ohio (-1.3%), while both Indiana and Wisconsin showed net in-migrations of less than 0.5 percent. The nonwhite popu-

lation in Superior is too small to accurately calculate net migration; in East Chicago and Toledo, however, the net in-migration for nonwhites was about 11 percent. This nonwhite rate was higher for Toledo than for the State of Ohio (8.3%), but lower for East Chicago than for the State of Indiana (15.4%).

Among the other four metropolitan areas of this study, Honolulu experienced the lowest rate of net in-migration (3.3%), although this rate was twice that experienced by the State of Hawaii (1.5%). The nonwhite net out-migration rate (-8.4%) for the Honolulu area was lower than the comparable rate for the state (-11.4%). The Champaign-Urbana area gained migrants at a rate of 10 percent, compared with the State of Illinois, which experienced slight net out-migration (-0.4%) during the decade. Las Vegas experienced the highest rates of net in-migration of all the metropolitan places studied (85%). For the nonwhite population the comparable rate was 80 percent. These rates of net in-migration were higher than experienced by the State of Nevada (50.4% and 37%, respectively).

Population Composition

The composition of the population can result in certain types of population-change patterns as mentioned earlier; in turn, population change can produce different population compositions. Age composition provides a measure of the different demands on the community for facilities and services because each age group exerts different demands. Moreover, each age group contributes differently to the support of the community. The race or ethnic origins of a population are significant because they are indexes of cultural background. Rural-urban residency is another important compositional characteristic. Although it is often difficult to state the specific criteria for delineation, the conceptual differences between the two residential types are well known and appreciated.

Age

Among the rural small towns of Iowa, Kansas, Missouri, and Nebraska, those in Iowa had the highest proportions of their populations over the age of 65 years (a fourth to a third). The towns of Kansas had the lowest proportions of their populations over 65 years (from less than 5% to a fourth).

The Texas rural areas studied were considerably younger (a lower proportion over 65 years, about 15%) than the rural towns in the Midwest. Of the rural areas studied, however, Vermont had the lowest proportion over the age of 65 years. Many of the sampled areas in Vermont had proportions of those 65+ similar to some of the metropolitan areas studied (about 10% or less).

Among the metropolitan areas sampled, those on the Great Lakes had a higher proportion over the age of 65 than the other areas. Proportions over 65 were highest in Superior (13%) and lowest in Las Vegas (6%). Honolulu, Houston, and Champaign-Urbana had slightly higher proportions over 65 than Las Vegas, but lower proportions than Superior, Toledo, and East Chicago.

When proportions of the populations under 18 years of age are analyzed, the reverse of the 65+ pattern appears with some modifications. Among the rural small-town states, Kansas and Nebraska have the largest number of places with the highest proportion of population under 18 years of age (a fourth to a third). The Texas rural area has a higher percentage (32) under 18 years than any of the places in Iowa and most of the places in Missouri, Nebraska, and Kansas. The open-country areas of Vermont showed the highest proportion (averaging about 40%) of children under 18 years of age of any state in this study. Among the urban areas studied, Champaign-Urbana, Illinois, had the lowest proportion under 18 years (about a fourth), and Houston, Las Vegas, and East Chicago had the highest (over 35%).

Ethnic composition

In Iowa and Nebraska, the places sampled were almost totally inhabited by whites. The nonwhite population of any community was at most 1.5 percent of the total population. In Missouri a similar pattern was observed except for one community that was nearly 4 percent nonwhite. Kansas communities sampled presented quite a different pattern. Only one of the eight communities was totally white; the other seven ranged from 1.5 percent to nearly 16 percent nonwhite.

The small city studied in rural Texas was about 30 percent nonwhite, and the county in which all the sampled areas are located was about 25 percent nonwhite. The rural areas sampled in Vermont were almost all white. Only five of the 15 areas showed any nonwhite population, and the largest percentage was about 1 percent.

Among the urban areas, Superior was predominantly white; only about 4 percent of its population was nonwhite. Champaign-Urbana, Las Vegas, and Toledo showed from 10 to 15 percent of their populations in the nonwhite category. East Chicago registered a percentage in the high twenties for the nonwhite population. Honolulu was predominantly nonwhite, 66 percent.

Rural-urban residence

Analysis of the rural and urban residence of the population is based on the data for counties in which the sampled areas are located.

Four of the rural small places in Iowa are located in counties in which the population was

classified as 100 percent rural by residence. Three of the places are in counties about 75 percent rural, and one place is in a county 57 percent rural. In Missouri, five of the places are in counties 100 percent rural; the other three places are in counties about 72 percent rural. Missouri counties sampled were the most rural, and the Kansas counties were the least rural. Of the eight places in Kansas, two are in counties 100 percent rural, two are in counties between 71 and 86 percent rural, three are in counties 25 to 31 percent rural, and one place is in a county 83 percent urban. Five of the eight communities in Nebraska are located in totally rural counties, two places are in counties about a third urban, and one place is in a county two-thirds urban.

The Texas areas are located in a county about three-fourths rural. Of the counties in which the 15 Vermont sample areas were located, 10 were 100 percent rural, three were about three-fourths rural, and two were about 60 percent urban.

The metropolitan counties that make up SMSA's from which the urban samples came also have populations classified as rural by residence. The counties in which Superior, Wisconsin, and Champaign-Urbana, Illinois, are located are the most rural (about 25% of the population). The Honolulu SMSA is 7 percent rural, and the SMSA's of East Chicago, Las Vegas, and Toledo are about 6 percent rural.

Industry Type

A great deal can be inferred about the social life of a community from its industrial base, occupational composition, and other facts about its work force. The economic and social well-being of a community is influenced by these factors. The industrial composition of an economy is its "economy base." In turn, the industrial base yields certain types of occupations. For example, if the largest single industry is agriculture, one would find a large number of farm operators (both owners and renters), managers, and farm laborers; if manufacturing predominates, one finds a large number of craftsmen and operatives. Educational and governmental centers involve relatively more professionals; a service base has comparatively more service workers, etc.

For purposes of this description, attention is limited to the three largest industry types within the county in which a rural sample is located, or within the urban place from which a disadvantaged area was sampled.

In all but one county in which the sampled Iowa towns are located, the largest proportion (23 to 40%) of employed persons was in the general classification of agriculture, forestry, and fisheries. Retail trade was also well represented (15-25%). In one county, education accounted for 23 percent of the labor force, about equal to agriculture. Over-all, about 30 percent of the labor force in these counties were white collar workers.

In Kansas, agriculture accounted for about a quarter of the employed persons in three of the seven counties and for about half in another county. Education employed between a fourth and a third in two counties, and retail trade ranged from 15 to 20 percent in all the counties. Manufacturing accounted for between 14 and 17 percent in three counties. Over-all, a third of the employed persons were white collar workers. Just as Kansas counties were the least rural of the Missouri Valley area, they also had the smallest proportion of persons in agriculture.

Among the eight Missouri counties, agriculture was the largest single industry group in seven of them (22-35%). Retail trade ranged from 15 to 20 percent. In one county, manufacturing employed more persons than any other industry type (18%), and in three other counties, manufacturing ranked as one of the top three industry types. Over-all, white collar workers accounted for about 30 percent of the employed persons.

In Nebraska, agriculture was the largest industry type in six of the eight counties (31-36%). Manufacturing was the highest in the other two counties (over 20%); it also ranked in the top three industry types in three other counties. Retail trade ranged from about 15 to 20 percent of employed persons. Education was among the top three fields of employment in two counties. Over-all, about 30 percent of the employed persons were white collar workers (i.e., professional, technical, and kindred workers; managers and administrators, except farm; sales workers; and clerical and kindred workers).

The industry-type bases of the rural Texas and Vermont samples differ from the small towns in the Midwest. Manufacturing employed proportionately the largest number of workers in the rural Texas county (25%) and in seven of the nine counties from which samples were taken in Vermont (20 to 40%). In only one county in Vermont did agriculture account for the largest proportion of employed persons. Retail trade employed 17 percent in the Texas rural area and ranged from 10 to 20 percent in the Vermont areas. White collar workers totaled about 32 percent in the rural Texas county and close to 40 percent on the average in the Vermont counties.

Industrial bases varied among the six urban places studied. Manufacturing dominated East Chicago with 56 percent of all employed persons being employed in that way. In Toledo a third of all employed persons were in manufacturing. In Champaign-Urbana, education was the largest component of the industry base with 36 percent of all employed persons. Retail trade and a combination of transportation, communications, and utilities, each accounted for about 20 percent of all employed persons in Superior. Las Vegas had an economy based on services with 38 percent of all employed persons engaged in those industries. In Honolulu, nearly 20 percent of all employed persons were in retail trade, and approximately 10 percent each were in construction, manufacturing, service, transportation-communications-utilities, and public administration. The proportion employed in retail trade in these

urban areas was not on the whole much different from the rural areas in this study. Percentages in retail trade were lowest in East Chicago (11) and highest in Superior (20). The percentage of persons in white collar occupations in these urban places differs markedly, however, from that in the rural areas. Only in East Chicago is the proportion (30%) similar to the rural areas. In the other urban places, from 50 to 70 percent of all employed hold white collar occupations.

Income

Income data serve as one measure of economic well-being. The data presented here will represent median family income, which is not as refined a measure as the income index that has been used as a major variable in this study. However, the median family income of the area from which the samples were drawn, when compared with the median family income in the sample for this study, provides insight into the relative economic well-being of the sample families compared with other families in their area. The median family income in the United States was \$9,600 at a time quite comparable to the months during which data were obtained for the present study. All income data have been rounded to the nearest hundred dollars.

The highest medians for family income in the NC-90 study were found among families from the rural small places of the Missouri Valley. This was due, at least partly, to the cross section sampling of the small towns. Median family income ranged from \$8,000 in the states of Iowa and Missouri to \$8,400 in Kansas and \$8,900 in Nebraska. Median incomes for sample families were higher than for county families in all except three of the counties in which the towns were located. The predominance of farming and the comparatively low incomes of farm families could account, in part, for the lower county income levels. Median family incomes for the states of Iowa and Missouri, however, were higher than those of the sample by nearly \$1,000. In Kansas, the state median was \$300 higher, and in Nebraska it was \$300 lower than the medians for the sample families.

In the Iowa counties from which the samples came, median family incomes ranged from \$5,700 to \$7,700. Four of the eight counties had median family incomes of \$7,000 or more. In the Kansas counties, median family income ranged from \$6,000 to \$9,800. Four of the seven counties had median family incomes over \$7,000 with two of them over \$9,000. The median family income of Missouri counties ranged from \$5,400 to \$7,900. Three counties had medians over \$7,000, and three were lower than \$6,000. In Nebraska, five counties had median family incomes over \$7,000, only one was less than \$6,000, with a range from \$5,600 to \$8,900.

The rural Texas population studied had a median family income of \$5,000, slightly less than that of

the county in which it resided (\$5,200). These medians are considerably less than of the state as a whole (\$8,500).

The median income of the families sampled from rural open-country areas of Vermont was considerably less than for the state as a whole and for all the counties in which this population resided. The sample produced a median family income of \$5,800 compared with the state at \$8,900. Median family incomes of the counties ranged from \$7,400 to \$10,800.

The median income of the California migrant sample was \$3,200 compared with the State of California at \$10,700. The lowest county median in which samples are located was \$7,800.

For each urban area of the NC-90 study, the sample median income was considerably less than that of the city, the SMSA, and the state in which it was located. This was to be expected because of the low-income and poor-housing areas selected for

study. The sample from Superior, Wisconsin, had the lowest median family income, \$5,800. This was slightly more than half that of the state (\$10,000) and considerably less than medians for the city (\$8,600) and SMSA (\$8,900). Toledo, Ohio (\$6,800), East Chicago, Indiana (\$6,800), and Las Vegas, Nevada (\$6,800) had the median incomes similar to those of their samples as did Honolulu, Hawaii (\$7,300) and Champaign-Urbana, Illinois (\$7,400). Median family incomes for the city, SMSA, and state for Toledo are \$10,500, \$10,500, and \$10,300, respectively. For East Chicago, the comparable figures are \$9,200, \$11,000, and \$10,000. The respective data were \$11,300, \$10,900, and \$10,700 for Las Vegas and \$12,500, \$12,000, and \$11,600 for Honolulu. The city of Champaign had a median family income of \$11,300; the city of Urbana's median family income was \$10,000. The SMSA had a median family income of \$10,100 and the State of Illinois' median family income was \$11,000.

APPENDIX B: DEFINITIONS

Family Type

A. Intact Family (Husband-wife family)

1. *Not extended*: Must include respondent and spouse. Respondent's own children or foster children may be present. No additional relatives can be present.
2. *Extended*: Must include respondent and spouse. Additional relatives other than "ownchildren" must be present. Respondent's own children or foster children may also be present.

B. Broken Family

3. *Female head, not extended*: Includes only respondent and respondent's own children. Respondent names herself as family head. No spouse present. No additional relatives present.
4. *Female head, extended*: Includes respondent and additional relatives other than own children. Respondent names herself as family head. Respondent's own children or foster children may also be present. No spouse present.

5. *"Other male head," not extended*: Includes respondent and respondent's own children. Son, stepson, foster son, friend, or male companion is named as family head. No spouse of respondent present. No additional relatives of respondent present.
6. *"Other male head," extended*: Includes respondent and additional relatives other than own children. No spouse of respondent present. Other male named as head. Respondent's own children or foster children may also be present.
7. *"Other female head," not extended*: Like Type 5 except that daughter, stepdaughter, foster daughter, or female friend is named as family head.
8. *"Other female head," extended*: Like Type 6 except that a female other than homemaker (respondent) is named as family head.

C. Nonfamily

9. Household *all* of whose members are unrelated to respondent by blood, marriage, or adoption.

Computation of Poverty Thresholds¹

In families with all family members residing in the family all 12 months:

In table B-1, according to the appropriate region, locate the column of the correct family size. Add up the dollar figures for the particular family composition. For example, a family of five with a mother age 32, a son age 15, a son age 12, a son age 4, and a daughter age 8:

Woman, 20-34 years	= \$ 893
Boy, 13-15 years	= 1109
Child, 10-12 years	= 970
Child, 4-6 years	= 693
Child, 7-9 years	= 832

\$4497 = poverty threshold for this family.

In families with one or more members in the family less than 12 months:

Add up the amounts for each 12-month family member. Locate amount for each part-time family member, and multiply the dollar figure by the fraction of the year this person was in the household. Add to the previous amount:

15-year-old son in five-member household was in the household only 5 months. $\$1109 \times 5/12 = \$462$ instead of \$1109 in previous example.

For families living on a farm:

Add up as above. Multiply the total by 0.85 to adjust for farm family.

Income Index²

The principal classification used in the tabular presentation is an *income index*. This is a device to classify families by level of financial well-being. It is based on income, but is designed to compensate for differences in family size and composition and

in price levels among the principal geographic regions and by size of place.

The poverty thresholds developed by the Social Security Administration of the U.S. Department of Health, Education and Welfare³ and used by the Bureau of the Census in its annual estimates of the number of persons and families in poverty⁴ is a device of this type. Moreover, the thresholds provide a base level that is currently in use among administrators and researchers. The thresholds have two drawbacks for the proposed use, however. a) Implicit in them is the assumption that the cost of the prescribed level for a specified family type and size is the same throughout the nation. b) As used by Census, they do not discriminate among families of six or more persons. Adjustments in the levels were therefore made as follows:

1. The HEW-Census poverty threshold for a family of three or more persons in the base period, 1963, is three times the average U.S. nonfarm cost of the USDA's economy food plan⁵ for the specified family. Current costs are obtained by adjusting the base cost in line with the movement of the Consumer Price Index. To permit regional and size-of-place price differentials to be reflected, pricings of the U.S. nonfarm food choices in the Northeastern, North Central, Southern, and Western regions were used⁶, and adjustments for price changes after the base period were made by using the CPI's for, respectively, Boston, St. Louis, Atlanta, and Los Angeles.

Cost levels in Hawaii are considerably above those in the Western region of which Hawaii is a part. The pricing of the *City Workers' Family Budget*⁷ indicates that food costs in Honolulu in 1967 were 121.2 percent of the level in Los Angeles. The thresholds for the Western Region in 1967 were therefore multiplied by 1.212 and advanced to 1970 levels in line with the movement of the CPI for Honolulu.

2. The poverty threshold was computed individually for each participating family. The food-plan costs were determined on the basis of the sex and age of each household member. This procedure permitted a wider range in poverty thresholds among families of six or more persons. It also introduced greater discrimination among families of the same size, but of different age and sex composition.

³See Orshansky (1965a, b).

⁴Published in the Census Bureau's *Current Population Reports*, Series P-60 on *Consumer Income*.

⁵To allow for the relatively higher fixed expenses of small households, the multiplier for a 2-person household is 3.7. For a description of the food plans, see Coler et al. (1962).

⁶To avoid the considerable amount of clerical work involved in repricing, a repricing in 1960-61 prices made by the ARS for other purposes was used. Adjustment from 1960-61 to 1970 was by the CPI.

⁷U.S. Department of Labor (1969).

¹These instructions were provided by Jean L. Pennock, Consumer and Food Economics Research Division, Agricultural Research Service, USDA. They are based on USDA food cost and consumption data and the Social Security Administration poverty formula.

²Communication from Jean L. Pennock, Chief, Family Economics Branch, Consumer and Food Economics Research Division, Agricultural Research Service, USDA.

BEST COPY AVAILABLE

Table B-1. Data for computing poverty thresholds by family size and age and sex of members. Four principal geographic regions and Hawaii, Alaska, 1970.

Individual	Number of persons in family				
	2	1	4	3	5 or more
Northwest Region					
Children:					
Under 1 year ...	8 136	8 377	8 530	8 522	8 193
1-3 years ...	804	700	665	633	609
4-6 years ...	1062	822	783	739	705
7-9 years ...	1246	980	933	886	850
10-12 years ...	1492	1132	1100	1043	986
Girls:					
11-13 years ...	1360	1207	1150	1092	1033
14-19 years ...	1605	1242	1183	1124	1065
Boys:					
11-13 years ...	1693	1312	1230	1187	1125
14-19 years ...	2034	1574	1499	1425	1350
Women:					
20-24 years ...	1336	1050	1000	950	900
25-34 years ...	1311	1015	968	918	870
35-44 years ...	1253	962	916	871	825
45 years ...	1198	927	883	839	793
Men:					
20-24 years ...	1763	1363	1290	1228	1170
25-34 years ...	1630	1277	1216	1155	1095
35-44 years ...	1580	1207	1150	1092	1033
45 years ...	1519	1172	1116	1060	1003
South Central Region					
Children:					
Under 1 year ...	8 682	8 528	8 503	8 577	8 432
1-3 years ...	816	667	616	583	554
4-6 years ...	990	766	730	693	657
7-9 years ...	1188	919	875	832	788
10-12 years ...	1386	1072	1021	970	919
Girls:					
11-13 years ...	1432	1123	1070	1016	963
14-19 years ...	1696	1358	1302	1247	1192
Boys:					
11-13 years ...	1584	1226	1167	1109	1051
14-19 years ...	1891	1491	1434	1374	1315
Women:					
20-24 years ...	1276	987	940	893	846
25-34 years ...	1232	953	908	862	817
35-44 years ...	1166	902	850	816	773
45 years ...	1122	868	827	785	744
Men:					
20-24 years ...	1672	1294	1232	1170	1108
25-34 years ...	1562	1204	1151	1094	1036
35-44 years ...	1474	1140	1086	1032	978
45 years ...	1430	1106	1054	1001	948
Southern Region					
Children:					
Under 1 year ...	8 660	8 511	8 587	8 462	8 438
1-3 years ...	792	613	584	555	526
4-6 years ...	924	715	681	647	613
7-9 years ...	1101	852	811	771	730
10-12 years ...	1277	988	941	894	867
Girls:					
11-13 years ...	1363	1039	990	940	891
14-19 years ...	1587	1273	1222	1171	1120
Boys:					
11-13 years ...	1453	1124	1071	1017	964
14-19 years ...	1761	1363	1298	1233	1168

Table B-1. (Continued)

Individual	Number of persons in family				
	2	1	4	3	5 or more
West Region					
Children:					
Under 1 year ...	8 493	8 536	8 511	8 485	8 460
1-3 years ...	863	634	643	591	560
4-6 years ...	1018	788	750	713	675
7-9 years ...	1214	930	894	854	804
10-12 years ...	1429	1106	1053	1001	948
Girls:					
11-13 years ...	1478	1156	1101	1046	991
14-19 years ...	1720	1297	1249	1192	1134
Boys:					
11-13 years ...	1624	1292	1197	1137	1073
14-19 years ...	1971	1523	1459	1380	1303
Women:					
20-24 years ...	1321	1022	975	925	876
25-34 years ...	1278	980	932	885	838
35-44 years ...	1213	939	894	849	804
45 years ...	1169	905	862	819	776
Men:					
20-24 years ...	1732	1463	1477	1413	1349
25-34 years ...	1602	1240	1181	1122	1063
35-44 years ...	1538	1180	1114	1057	1000
45 years ...	1473	1140	1075	1011	957
Overall					
Children:					
Under 1 year ...	8 864	8 653	8 622	8 591	8 560
1-3 years ...	1028	796	758	720	682
4-6 years ...	1239	960	913	868	822
7-9 years ...	1476	1143	1088	1034	979
10-12 years ...	1700	1367	1282	1218	1154
Girls:					
11-13 years ...	1819	1408	1361	1274	1207
14-19 years ...	1898	1469	1399	1329	1259
Boys:					
11-13 years ...	1927	1530	1457	1385	1312
14-19 years ...	2399	1857	1768	1680	1593
Women:					
20-24 years ...	1608	1245	1185	1126	1067
25-34 years ...	1555	1194	1146	1089	1032
35-44 years ...	1474	1143	1088	1034	979
45 years ...	1429	1102	1049	997	944
Men:					
20-24 years ...	2167	1632	1555	1477	1399
25-34 years ...	1951	1510	1438	1366	1294
35-44 years ...	1872	1449	1380	1311	1252
45 years ...	1793	1387	1321	1253	1189

Occupational Code

Interpretation

An occupational code for the regional NC-90 data was derived by the Texas Station. Occupational information for respondents, as well as for husbands or other main earners, was used to develop a code that would permit qualitative description and comparison, as well as more quantitative prestige rankings. Further, the detailed code was derived, not so much to represent a scale, as to provide a categorization of occupations that would allow the researchers flexibility either in deriving a scale or in using or modifying one of the more popular scales such as those of Hollingshead or Alba Edward's census scale. Flexibility seemed essential because of the diverse areas of the nation represented in the NC-90 data as well as the many different analytical purposes for which data from the study would be used.

Another reason for the detail in classification of occupational type was to allow the researcher to take into account at least some of the overlap in prestige among the broad census categories. Slight elaborations of the census categories were made and subdivided into what may be analytically meaningful distinctions, depending on the geographic and socioeconomic nature of the data and the analytical objective. Subcategories under the various broad headings may be combined to produce a more precise prestige scale than combinations confined to the broad census classifications would permit.

The first digit of the code will yield a crude scale that takes into consideration some of the overlap between categories. It was modeled somewhat like Hollingshead's occupational scale as reported by Bonjean (1967, pp. 442-448). The specific rankings and combinations in this scale were based mostly on rankings by North-Hatt and Duncan as reported by Reiss (1961, pp. 54-57, 68, 155, 263-275), which were derived by more objective techniques than our own judgment.

The second digit reflects rank within the broader category designated by the first digit. These rankings, however, were highly debatable and may easily be changed in a computer program at the researcher's discretion.

The Texas Station did not have information regarding the economic value of businesses of individuals who were self-employed or information regarding economic value of farms. Therefore, to help determine economic values of private enterprises, researchers who develop their own scales are urged to use income information pertaining to these enterprises or at least their general knowledge of gradations in these values in the geographical area studied. Hollingshead's scale provides an example of how economic value may be used in determining prestige rank of the highly diverse groups of proprietors and farmers (Bonjean, 1967, pp. 442-448).

Some of the special procedures used in coding the occupational data were:

1. Where a person was employed in two or more occupations, we coded the more permanent job, which we requested the states to designate on the raw response sheets. Where the permanent job was not designated, and where it was not obvious, the job with the highest prestige was coded. The only exception to this rule was where housewives were employed outside the home at all; regardless of whether homemaker was designated the most permanent occupation, they were given the code appropriate to their job in the labor market.

2. Self-employed persons generally were coded according to the skill-level of their occupation (for instance, self-employed carpenters or mechanics generally were coded 44, craftsmen, rather than 21, proprietors). Self-employed persons were coded 21 if they were proprietors of a store or if they owned a business that probably employed several people (e.g., owned a construction business or owned a garage was coded 21). This procedure was used because occupational prestige is often derived from the skill-level of the occupation, not necessarily

Occupational code

CODE CATEGORY

1 1	High professional
1 2	Executives of large business or high-level government administrators
1 3	Prestigious glamour occupations
1 4	Low professional
1 5	Commissioned military officers
1 6	Business managers in large businesses
2 1	Proprietors
3 1	Semi-professional (usually requires less than 4 years of college)
3 2	Technicians
3 3	High-level sales personnel
3 4	Administrative and high clerical personnel
4 1	Farm managers
4 2	High-level noncommissioned military officers
4 3	Foremen, excluding farm
4 4	Craftsmen
4 5	Low clerical
4 6	Low sales
4 7	High-level service workers, excluding private household
5 1	Farm owners
5 2	Lower prestige glamour occupations
6 1	Operatives and semi-skilled laborers
6 2	Lower level noncommissioned military officers and enlisted men
6 3	Tenant farmers
6 4	Farm foremen and self-employed farm-service laborers
7 1	Low-level service workers, excluding private household
7 2	Private household workers
7 3	Unskilled laborers, excluding farm
7 4	Farm laborers
7 5	Share croppers
9 7	Does not apply (no husband in home or no main income earner other than respondent or spouse)
9 9	Not employed
0 0	No answer (refusal or don't know)

from the fact that the person is self-employed, and because the information regarding self-employment has already been coded on Card 2.

3. Where no information was given regarding the occupation or employment status of the homemakers or their mothers, they were coded 99 (not employed). Where no information was given regarding the occupation or employment status of the husbands or fathers, they were coded 00 (no answer).

Household Adult Capability-to-Work Index⁸

The Household Adult Capability-to-Work Index has to do with the capability of the working age members of the household to engage in remunerative employment. The formula for the index is as follows:

$$W = (a + b/2) / (a + b + c)$$

where a = number of adults 16 through 64 who are fully able to work,

b = number of adults 16 through 64 who have a limited permanent disability,

c = number of adults 16 through 64 who are totally disabled.

Only those members of the household in the 16 through 64 age range enter into this computation. The possible range of scores for this index is from 0.0 to 1.0. The rationale for this index is that the denominator represents the working-age consumers, and the numerator represents the working-age producers. Producers fully capable of working are weighted 1, those with a limited disability are weighted 0.5, and those with a total disability are weighted 0. All are weighted equally as consumers. One noteworthy peculiarity is that, for households where there are no working-age adults as, for example, with a retired or aged couple, the score is zero over zero, which is an indeterminate number. For present purposes, such households have been classified as having a zero score. In terms of the adjustment potential of such families, it seems reasonable that, regardless of attitudes, skills, and physical possessions, the adjustment potential of such households is extremely limited.

⁸Excerpted from Cleland (1963).

Recoding of Data to Obtain Assessed Dependability of Income

Data from page 24, item 172, of the NC-90 basic instrument represent the respondent's perception of the dependability of her family's money income during the past year. Responses were scored on a range of 1 to 5 (1 = Not dependable at all; 2 = Income received regularly but amount varies a lot; 3 = Income dependable part of the year but not all year; 4 = Dependable part received regularly plus a fluctuating amount above that; 5 = Steady income.) To obtain an additional, more consistent, and somewhat more objective score, each state project leader was responsible for recoding local data on a three-point range, according to the following instructions.

1 = Not dependable at all (same as code for respondent's reply).

3 = Fluctuating.

Income variable in timing or amount, or both, but more dependable than in 1. Includes income received regularly but amount varies.

Seasonal income.

Steady base, fluctuations above this.

Code all former 2s, 3s, and 4s as 3.

Check those originally coded as 5. Recode as 3 if:

—only one earner, and that earner has worked and received income for less than 48 weeks during the year. Exception: all school teachers; if they were fully employed for two semesters, code as 5.

—two or more earners, but one or more has worked only part of the year.

—employed full time during the year but in two or more jobs and the weekly pay differed by more than 10% between jobs. (On page 22 the interviewer has indicated that the income varied 10% or more.)

—self employed (unless respondent previously reported this as "not dependable at all" which would be a code of 1).

—earner moonlighted for part of the year.

—evidence that other sources of income were irregular in timing or amount. For example, child support payments were not paid regularly.

5 = Steady income.

Family income dependable and stable.

Bonus paid once a year or inheritance or gifts received once a year would not cause a normally steady income to become fluctuating or variable.

APPENDIX C: MISCELLANEOUS TABLES BEST COPY AVAILABLE

Table C-1. Accountability records for sample areas within states.

Sample areas within states	Sample accountability						
	Households sampled	Usable ineligibles	Percent or could not contact	Refusals	Incomplete information		
	N	%	%	%	%	%	%
Rural small places:							
Iowa	851	100.0	21.7	74.2	1.9	2.2	0.0
Kansas	586	100.0	21.5	61.1	11.4	4.8	1.2
Missouri	653	100.0	30.9	66.0	0.0	3.1	0.0
Nebraska	1,258	100.0	16.6	60.0	20.0	3.0	0.4
Urban low-income areas:							
Hawaii	550	100.0	36.7	35.0	13.2	14.2	0.0
Illinois	1,407	100.0	20.4	69.5	5.8	4.3	0.0
Indiana	591	100.0	32.7	41.4	15.9	10.0	0.0
Nevada	646	100.0	34.5	34.5	22.0	9.0	0.0
Ohio	564	100.0	30.1	58.8	5.6	4.5	0.0
Wisconsin	1,057	100.0	19.7	71.4	8.0	0.9	0.0
Other populations:							
California	235	100.0	71.9	8.9	13.2	6.0	0.0
Texas	672	100.0	38.5	36.1	20.3	5.1	0.0
Vermont	615	100.0	35.3	37.9	22.1	4.7	0.0

Table C-2. Demographic attributes related to income index.

Demographic attributes by sample areas within states	Measures for significant chi-square tests ^a					
	N	K ²	Df	Probability	Cont. coef.	Gamma ^b
Family size (Year-equivalent persons):						
Iowa	179	21.159	9	0.0120	0.325	-0.299
Kansas	119	21.971	9	0.0090	0.395	-0.186
Missouri	187	62.355	9	0.0000	0.500	-0.540
Nebraska	207	35.806	9	0.0000	0.384	-0.386
Hawaii	202	23.476	15	(0.0746)	0.323	-0.233
Illinois	285	45.954	15	0.0001	0.373	-0.326
Wisconsin	193	32.218	15	0.0060	0.378	-0.326
Texas	250	43.657	15	0.0001	0.386	-0.352
Vermont	217	32.977	15	0.0067	0.363	-0.326
Age level of oldest minor child in the home:						
Iowa	179	14.929	9	(0.0929)	0.277	-0.255
Illinois	286	24.122	15	(0.0631)	0.279	-0.108
Texas	250	28.437	15	0.0190	0.320	-0.246
Vermont	216	39.696	15	0.0005	0.394	-0.272
Family type (one or two parents):						
Hawaii	202	32.28 ^c	5	0.0000	0.371	-0.523
Illinois	286	58.096	5	0.0000	0.411	-0.604
Indiana	189	28.233	5	0.0000	0.360	-0.560
Nevada	218	39.082	5	0.0000	0.390	-0.566
Ohio	150	16.341	5	0.0059	0.313	-0.449
Wisconsin	193	32.138	5	0.0000	0.378	-0.527
Texas	250	31.042	5	0.0000	0.312	-0.470
Number of years family had been formed:						
Texas	248	31.306	20	(0.0513)	0.335	-0.229
Respondent's characteristics:						
Race:						
Illinois	286	47.080	5	0.0000	0.376	-0.584
Ohio	150	12.806	5	0.0253	0.280	-0.187
Educational achievement:						
Illinois	286	49.361	15	0.0000	0.384	-0.408
Occupational type:						
Iowa	179	10.952	6	(0.0899)	0.240	-0.169
Husband's occupational type:						
Iowa	156	21.019	3	0.0001	0.345	-0.395
Missouri	174	7.521	3	(0.0570)	0.204	-0.305
Nebraska	189	9.187	3	0.0269	0.210	-0.333
Wisconsin	193	12.273	3	0.0312	0.290	-0.406
Vermont	202	23.012	5	0.0001	0.332	-0.504
Migratory characteristics:						
Respondent's place of birth:						
Ohio	150	11.201	5	0.0475	0.264	-0.720
Part of life spent in rural areas:						
Respondent:						
Indiana	189	11.747	5	0.0384	0.242	-0.187
Husband:						
Indiana	186	10.507	9	(0.0621)	0.244	-0.011
Number of times family moved in past 5 years:						
Iowa	163	12.567	6	(0.0505)	0.268	-0.075
Illinois	232	20.401	10	0.0257	0.284	-0.271

^aMarginal probabilities of 0.0501 to 0.1000 are enclosed in parentheses.

^bA gamma value of less than 0.200 reflects a probable nonlinear relationship between the two variables.

Table C-3. Resource factors related to income index.

Resource factors by sample areas within states	Measures for significant chi-square tests ^a					
	N	K ²	Df	Probability	Cont. coef.	Gamma ^b
Compulsions to earned income:						
Number of earners:						
Iowa	172	8.233	3	0.0414	0.214	0.250
Hawaii	177	21.795	9	0.0002	0.344	0.421
Illinois	239	15.841	9	0.0018	0.251	0.131
Nevada	206	23.404	9	0.0003	0.324	0.269
Ohio	150	41.294	9	0.0000	0.290	0.114
Texas	230	26.344	9	0.0001	0.322	0.446
Respondent's earned income as a percentage of total family income:						
Missouri	178	14.018	6	0.0294	0.210	0.130
Nevada	216	35.021	10	0.0001	0.314	-0.003
Texas	247	55.604	10	0.0000	0.429	0.119
Dependability of earned income as assessed by the researchers:						
Missouri	179	6.732	3	(0.0810)	0.190	0.112
Texas	238	11.504	9	0.0423	0.215	0.150
Financial commitments:						
Total commitments as percentage of disposable income:						
Iowa	167	21.751	6	0.0016	0.337	-0.389
Kansas	97	18.191	6	0.0058	0.597	-0.442
Missouri	180	18.980	6	0.0012	0.309	-0.394
Nebraska	203	42.385	6	0.0000	0.416	-0.481
Illinois	284	55.135	10	0.0000	0.403	-0.499
Texas	242	35.406	10	0.0001	0.355	-0.363
Vermont	208	24.617	10	0.0061	0.326	-0.282
Incidence of commitments for credit payments:						
Iowa	178	12.417	3	0.0061	0.249	0.255
Hawaii	202	37.460	5	0.0000	0.377	0.572
Illinois	285	11.485	5	0.0426	0.187	0.246
Indiana	188	14.016	5	0.0155	0.263	0.363
Ohio	147	17.244	5	0.0041	0.324	0.404
Wisconsin	187	10.166	5	(0.0707)	0.227	0.318
Texas	250	10.857	5	(0.0543)	0.204	0.375
Vermont	217	10.737	5	(0.0568)	0.217	0.165
Incidence of commitments for insurance:						
Hawaii	202	62.788	5	0.0000	0.587	0.690
Nevada	218	14.446	5	0.0106	0.253	0.309
Wisconsin	186	35.036	5	0.0000	0.398	0.591
Transportation:						
Use of own car or truck:						
Hawaii	202	41.166	5	0.0000	0.411	0.698
Indiana	189	43.325	5	0.0000	0.432	0.659
Nevada	214	52.332	5	0.0000	0.443	0.701
Wisconsin	193	54.249	5	0.0000	0.468	0.718
Texas	250	46.659	5	0.0000	0.397	0.551
Use of bus or train:						
Nevada	202	21.093	5	0.0008	0.307	-0.444
Ohio	150	10.342	5	(0.0661)	0.254	-0.170
Use of taxi:						
Hawaii	202	11.125	5	0.0490	0.228	-0.324
Illinois	285	10.110	5	(0.0722)	0.185	-0.290
Texas	250	11.858	5	0.0388	0.213	-0.171
Incidence of transportation problems:						
Indiana	180	17.943	5	0.0030	0.301	0.259
Nevada	212	20.123	5	0.0012	0.294	0.401
Ohio	135	18.846	5	0.0021	0.350	0.485
Housing:						
Tenure (right of occupancy):						
Iowa	175	9.937	3	0.0200	0.231	-0.415
Missouri	183	9.591	3	0.0224	0.223	-0.353
Illinois	282	27.632	5	0.0000	0.289	-0.457
Nevada	218	44.464	5	0.0000	0.369	-0.573
Wisconsin	190	24.485	5	0.0002	0.340	-0.426
Respondent's satisfaction with:						
Adequacy of living space:						
Wisconsin	192	10.441	5	(0.0625)	0.228	0.294
Housing other than living space:						
Texas	248	11.428	5	0.0435	0.210	0.282
Communication facilities:						
Television:						
Iowa	175	10.065	3	0.0181	0.233	0.328
Missouri	185	12.187	3	0.0068	0.305	0.496
Nebraska	206	21.078	3	0.0001	0.241	0.365
Illinois	277	17.005	5	0.0045	0.245	0.285
Nevada	213	13.637	5	0.0180	0.245	0.285
Ohio	144	14.753	5	0.0115	0.305	0.412
Wisconsin	183	9.565	5	(0.0885)	0.223	0.264

Table C-3. (Continued next page)

Table C-3. (Continued)

Resource factors by sample areas within states	Measures for significant chi-square tests ^a				
	N	χ^2	df	Prob- ability	Cont. cont. ^b
Newspaper read daily:					
Iowa	178	11.181	1	0.0108	0.252
Hawaii	202	16.488	5	0.0056	0.380
Texas	230	11.312	5	0.0455	0.208
Vermont	217	16.180	5	0.0064	0.261
Respondent's perceptions of family situation:					
Adequacy of money income:					
Hawaii	202	16.789	10	0.0001	0.191
Illinois	286	75.655	10	0.0000	0.455
Wisconsin	192	52.716	10	0.0000	0.464
Vermont	217	46.531	10	0.0000	0.420
Condition today compared with parent's experience:					
Missouri	189	15.019	1	0.0018	0.274
Nebraska	205	7.925	1	0.0176	0.193
Hawaii	188	9.312	5	0.0973	0.217
Illinois	262	11.830	5	0.0372	0.208
Wisconsin	190	13.061	5	0.0101	0.271
Situation today compared with 5 years ago:					
Financial circumstances:					
Iowa	180	11.641	1	0.0014	0.280
Kansas	110	6.536	1	0.0099	0.236
Nebraska	177	11.561	1	0.0027	0.226
Illinois	181	11.867	1	0.0066	0.248
Indiana	211	12.817	5	0.0252	0.228
Nebraska	186	19.142	5	0.0014	0.310
Nebraska	211	16.869	5	0.0048	0.272
Wisconsin	147	11.700	5	0.0176	0.292
Texas	236	22.013	5	0.0005	0.292
Living conditions:					
Iowa	161	7.281	1	0.0035	0.208
Missouri	178	8.757	1	0.0127	0.217
Nebraska	182	8.234	1	0.0041	0.208
Illinois	186	20.290	5	0.0011	0.313
Texas	236	15.019	5	0.0101	0.255
Self-employment:					
Nebraska	179	8.080	1	0.0044	0.208
Hawaii	161	12.868	5	0.0247	0.271
Illinois	178	10.301	5	0.0671	0.234
Children's opportunities:					
Missouri	177	7.420	1	0.0096	0.201
Minor problems:					
Iowa	178	10.325	1	0.0160	0.234
Kansas	119	19.096	1	0.0001	0.332
Hawaii	202	13.491	5	0.0192	0.230
Illinois	286	67.532	5	0.0000	0.421
Indiana	189	12.016	5	0.0346	0.244
Nebraska	218	22.449	5	0.0006	0.306
Ohio	150	26.125	5	0.0000	0.366
Wisconsin	186	28.781	5	0.0000	0.366
California	167	8.036	5	0.0903	0.214
Texas	249	14.299	5	0.0138	0.243

Table C-3. (Continued)

Resource factors by sample areas within states	Measures for significant chi-square tests ^a				
	N	χ^2	df	Prob- ability	Cont. cont. ^b
Special things the children want:					
Iowa	178	12.262	1	0.0067	0.251
Kansas	116	13.539	1	0.0036	0.321
Missouri	187	30.273	1	0.0000	0.373
Nebraska	207	7.180	1	0.0064	0.183
Hawaii	202	20.991	5	0.0008	0.307
Illinois	285	34.262	5	0.0000	0.330
Nebraska	218	24.098	5	0.0002	0.316
Ohio	150	27.867	5	0.0000	0.396
Wisconsin	187	13.866	5	0.0165	0.263
Texas	249	13.710	5	0.0176	0.228
New shoes or clothes:					
Iowa	178	10.425	1	0.0153	0.235
Kansas	119	10.196	1	0.0171	0.281
Missouri	187	12.259	1	0.0065	0.248
Hawaii	202	16.753	5	0.0050	0.277
Illinois	286	49.061	5	0.0000	0.363
Indiana	189	9.632	5	0.0864	0.220
Nebraska	217	21.767	5	0.0006	0.302
Ohio	150	36.024	5	0.0000	0.440
Vermont	217	21.018	5	0.0008	0.297
Dentist, doctor, and medicine:					
Iowa	122	17.440	1	0.0006	0.299
Kansas	118	6.187	1	0.021	0.255
Missouri	187	20.382	1	0.0001	0.314
Nebraska	207	14.801	1	0.0022	0.257
Illinois	286	30.862	5	0.0000	0.313
Indiana	148	10.283	5	0.0676	0.255
Wisconsin	184	11.209	5	0.0476	0.240
Texas	246	12.065	5	0.0339	0.216
Vermont	217	32.929	5	0.0000	0.367
Large bills:					
Iowa	178	10.568	1	0.0143	0.236
Kansas	119	22.736	1	0.0001	0.397
Missouri	187	14.611	1	0.0002	0.38
Nebraska	207	9.293	1	0.0256	0.207
Hawaii	202	10.756	5	0.0681	0.220
Illinois	286	25.333	5	0.0001	0.285
Indiana	189	10.719	5	0.0572	0.232
Ohio	145	9.435	5	0.0920	0.247
Vermont	217	12.720	5	0.0262	0.235
Saving:					
Iowa	179	19.519	1	0.0002	0.312
Kansas	119	12.957	1	0.0017	0.313
Missouri	187	17.023	1	0.0007	0.289
Nebraska	207	6.706	1	0.0019	0.177
Illinois	286	32.249	5	0.0000	0.318
Nebraska	218	10.982	5	0.0517	0.219
Vermont	217	15.435	5	0.0087	0.258
Equipment and appliances:					
Iowa	178	27.171	1	0.0000	0.363
Hawaii	197	9.917	5	0.0776	0.218
Illinois	286	29.696	5	0.0000	0.308
Indiana	184	15.774	5	0.0075	0.281
Nebraska	218	11.127	5	0.0489	0.220
Ohio	142	18.372	5	0.0025	0.338
Texas	244	10.715	5	0.0573	0.205
Vermont	214	12.671	5	0.0267	0.236
Rent of house payment:					
Illinois	279	13.756	5	0.0172	0.212
Texas	194	13.753	5	0.0172	0.257
Utilities:					
Texas	244	11.232	5	0.0470	0.210

^aMarginal probabilities of 0.0501 to 0.1000 are enclosed in parentheses.

^bA gamma value of less than 0.200 reflects a probable nonlinear relationship between the two variables.

Table C-4. Social structure and process related to income index.

Social structure and process by sample areas within states	Measures for significant chi-square tests ^a					
	N	X ²	Df	Proba- bility	Cont. coef.	Gamma ^b
Parental permissiveness:						
Kansas	218	19.357	6	0.0036	0.375	-0.499
Illinois	286	40.076	10	0.0000	0.351	-0.450
Vermont	217	21.288	10	0.0192	0.299	-0.331
Marital satisfaction:						
Missouri	170	16.091	6	0.0133	0.294	0.319
Conjugal power:						
Who mainly decides about the wife working:						
Nebraska	200	11.660	6	(0.0700)	0.235	0.112
Who mainly decides about how to handle the chil- dren:						
Kansas	102	14.243	6	0.0270	0.339	0.090
Texas	169	16.525	10	(0.0856)	0.298	0.058
Who mainly decides how money is used:						
Kansas	112	11.372	6	(0.0775)	0.304	0.204
Who mainly handles money matters:						
Missouri	174	11.458	6	(0.0752)	0.249	-0.021
Formal participation:						
Church attendance:						
Hawaii	130	11.015	5	(0.0511)	0.279	-0.267
Church groups:						
Nebraska	190	8.402	3	0.0384	0.206	0.288
Community groups:						
Iowa	151	7.636	3	(0.0542)	0.219	0.317
Recreation groups:						
Iowa	152	10.144	3	0.0174	0.250	0.390
Missouri	170	8.986	3	0.295	0.224	0.337
Job-connected groups:						
Kansas	102	7.288	3	(0.0611)	0.258	0.204
Texas	162	17.561	5	0.0036	0.313	0.396
Lodge and kindred groups:						
Kansas	102	6.509	3	(0.0891)	0.245	0.304
Missouri	170	18.009	3	0.0004	0.310	0.501
Informal participation:						
Of the four most frequent visitors, number who are relatives:						
Iowa	179	12.195	6	(0.0578)	0.253	0.066
Neighboring practices:						
Vermont	217	20.408	10	0.0256	0.293	0.323
Number of visits per month with neighbors:						
Iowa	179	10.874	6	(0.0923)	0.239	0.121
Missouri	209	11.498	6	(0.0742)	0.241	0.221
Nevada	217	16.002	10	(0.0996)	0.262	-0.190
Vermont	217	18.863	10	0.0420	0.283	0.083
Number of visits per month with friends from work:						
Texas	221	26.960	10	0.0026	0.330	0.173
Number of visits per month with other friends:						
Missouri	187	13.007	6	0.0429	0.255	0.289
Illinois	284	18.671	10	0.0446	0.248	-0.001
Nevada	217	28.002	10	0.0018	0.338	0.046
Ohio	149	21.915	10	0.0155	0.358	0.216
Vermont	217	18.614	10	0.0454	0.281	0.108

^a Marginal probabilities of 0.0501 to 0.1000 are enclosed in parentheses.^b A gamma value of less than 0.200 reflects a probable nonlinear relationship between the two variables.

Table C-5. Value orientations related to income index.

Value orientations by sample areas within states	Measures for significant chi-square tests ^a					
	N	X ²	Df	Proba- bility	Cont. coef.	Gamma ^b
Abstractness-concreteness:						
Education:						
Hawaii	202	19.267	10	0.037	0.295	-0.251
Illinois	286	42.672	10	0.000	0.360	-0.372
Indiana	189	20.943	10	0.022	0.216	0.127
Nevada	214	19.168	10	0.038	0.287	-0.296
Ohio	150	21.945	10	0.015	0.357	-0.254
Wisconsin	193	16.607	10	(0.084)	0.281	-0.222
Vermont	216	20.702	10	0.023	0.296	-0.321
Employment:						
Illinois	286	26.607	10	0.003	0.292	-0.407
Control-fatalism:						
Education:						
Wisconsin	193	17.146	10	(0.071)	0.286	-0.043
Employment:						
Ohio	150	16.819	10	(0.079)	0.318	-0.311
Texas	248	19.621	10	0.033	0.271	-0.234
Equalitarianism-authoritarianism:						
Education:						
Vermont	217	26.633	10	0.003	0.331	-0.293
Employment:						
Kansas	118	12.786	6	0.047	0.313	-0.083
Nevada	215	16.378	10	(0.089)	0.266	-0.133
Integration-alienation:						
Employment:						
Iowa	179	18.617	6	0.005	0.307	-0.010
Kansas	118	13.445	6	0.037	0.320	-0.411

^a Marginal probabilities of 0.0501 to 0.1000 are enclosed in parentheses.^b A gamma value of less than 0.200 reflects a probable nonlinear relationship between the two variables.

APPENDIX D: REPORTS COMPLETED BEFORE JULY 1, 1973

Illinois: University of Illinois, Urbana. Home Economics Department:

- Hahn, Vickie Armstrong. Standard of living aspirations of 564 urban homemakers. M.S. thesis. 1972. (Dr. Dunsing)
- Sampson, Joan Marie. Determinants of the employment status of the wife-mother. Ph.D. dissertation. 1972. (Dr. Dunsing)
- Greninger, Sue Alexander. Determinants of housing satisfaction. Ph.D. dissertation. 1973. (Dr. Dunsing)
- Raetzke, Carolyn Perreault. Family orientation of 550 urban families. M.S. thesis. 1973. (Dr. Hafstrom)

Indiana: Purdue University, West Lafayette, Home Management and Family Economics Department:

- Nall, Martha Allen. The relationships of selected factors to financial problems. M.S. thesis. 1971. (Dr. Williams)
- Zwaagstra, Atje Pat. Factors related to family financial problems and perceived adequacy of income. M.S. thesis. 1971. (Dr. Williams)
- Fowler, Evelyn Sue. Factors related to the economic well-being of the family. Ph.D. dissertation. 1972. (Dr. Manning)
- Heck, Ramona. Factors related to employment status of married women in disadvantaged areas. M.S. thesis. 1973. (Dr. Williams)
- Rozier, Justine. Factors related to adequacy and dependability of family income as perceived by homemakers in disadvantaged urban areas. Ph.D. dissertation. 1973. (Dr. Manning)

Iowa: Iowa State University, Ames, Family Environment Department:

- Liston, Margaret I. Families as resources and recipients of rural community development. Paper presented at the Rural Community Development Seminar: Focus on Iowa. Center for Agricultural and Rural Development, Iowa State University. January-May, 1972.
- Yearns, Mary Holt. Housing satisfactions associated with patterns of living in rural communities of southwest Iowa. M.S. thesis. 1972. (Dr. Liston)
- Sriramulu, Uma. Socioeconomic levels related to orientations to life of mothers in small towns of southwest Iowa. Ph.D. dissertation. 1973. (Dr. Liston, Dr. Scruggs)
- Dahlin, Marjorie Brandt. Rural families' evaluations of feminism, equalitarianism, and marital satisfaction. M.S. thesis. 1973. (Dr. Heltsley)
- Thee, Robert C. Approaches to measurement of housing environment in small towns of southwest Iowa. M.S. thesis. 1973. (Dr. Liston)

Kansas: Kansas State University, Manhattan. Department of Family and Child Development:

- Cromwell, Ronald E. Development of a parental attitude research scale for use with the lower and middle classes. M.S. thesis. 1969. (Dr. Bollman)

Ward, Virginia. Four troubled adolescents. M.S. thesis. 1970. (Dr. Bollman)

- Bollman, Stephan R., and Francille M. Firebaugh. NC-90: An interdisciplinary approach to research. Paper presented at the Research Session, American Home Economics Association Annual Meeting, Denver, Colorado, June, 1971.
- McDaniel, Harry W. Patterns of interaction of disadvantaged families. M.S. thesis. 1971. (Dr. Bollman)

Wyckoff, Philip J. Analysis of some of the factors that contribute to marital conflict resolution. M.S. thesis. 1971. (Dr. Bollman)

- Cromwell, Ronald E., Stephan R. Bollman, and Virginia M. Moxley. Life styles of rural families in northeast Kansas. Paper presented at Midwest Sociological Society Annual Meeting, Kansas City, Missouri. April, 1972.

McCord, Iva Lee H., and Stephan R. Bollman. New directions for extension family programs. *Journal of Extension* 10(2):36-43. 1972.

- White, Nancy J., Virginia M. Moxley, and Stephan R. Bollman. Families with children in a mental hospital. Paper presented at Midwest Sociological Society Annual Meeting, Kansas City, Missouri, April, 1972.

Heiman, Dona, Virginia M. Moxley, and Stephan R. Bollman. Institutionalization and behavior problems of adolescents. Paper presented at Midwest Sociological Society Annual Meeting, Milwaukee, Wisconsin. April, 1973.

- Moxley, Virginia M., Nancy J. White, and Stephan R. Bollman. Childhood mental illness—A family legacy. *Journal of Home Economics Research*. Summer, 1973, (in press).

Missouri: University of Missouri, Columbia. Family Economics and Management Department:

- Helmick, Sandra. Employment and earnings of secondary workers in Missouri Valley small towns. Ph.D. dissertation. 1972. (Dr. Metzen, Dr. Bivens)
- Townes, Betty J. Factors affecting levels of financial commitments among families in small towns in Missouri, Iowa, Nebraska and Kansas. M.S. thesis. 1972. (Dr. Metzen)

Nebraska: University of Nebraska, Lincoln. Department of Human Development and the Family:

- Woodward, John C., and Mary Jane Visser. Another life style. *Quarterly Serving Farm, Ranch and Home*, University of Nebraska, College of Agriculture. Spring, 1973.

Nevada: University of Nevada, Reno. School of Home Economics:

- Kees, Sally. A description of the audience and selected communications media in low income areas. M.S. thesis. 1971. (Dr. Daly)
- Thurber, Dorothy. Factors influencing variations of characteristics of disadvantaged families. M.S. thesis. 1972. (Dr. Daly)

Ohio: Ohio State University, Columbus. Department of Home Management, Housing, and Equipment:

Lovingood, Rebecca P., Francille M. Firebaugh, and Ruth E. Deacon. Family income in an urban, low income area. *Ohio Report on Research and Development*. September-October, 1972.

Texas: Texas A & M University, College Station. Department of Agricultural Economics and Rural Sociology:

Kutner, Nancy G. Voluntary association involvement among rural and urban low-income people: Annotations of the research literature. Departmental Information Report No. 69-3. College Station, Texas: Department of Agricultural Economics and Rural Sociology, Texas A & M University. 1969.

Kutner, Nancy G. Some perspectives on the role of voluntary associations among low-income groups. Paper presented at the annual Texas Agricultural Experiment Station Conference, College Station, Texas. January, 1970.

Kutner, Nancy G. The low-income joiner: Aspects of intraclass variation in voluntary association involvement. Paper presented at the annual meeting of the Southern Sociological Society, Atlanta, Georgia. April, 1970.

Kuvlesky, William P. and Margaret Cannon. Perceptions of racial prejudice among rural and small town blacks in a southern county. Paper presented at the annual meeting of the Rural Sociological Society, Denver, Colorado. August, 1971.

Kutner, Nancy G. Further examination of the coracialism hypothesis: Voluntary associations among blacks in a Texas small town and metropolis. Paper presented at the annual meeting of the American Sociological Society, New Orleans, Louisiana. August, 1972.

Kuvlesky, William P., and Katheryn Thomas Dietrich. A longitudinal study of blacks' perceptions of race relations: A study of village blacks in a southern area. Paper presented at the annual meeting of the Association of Southern Agricultural Workers, Richmond, Virginia. February, 1972.

Kuvlesky, William P., Richard Warren, and George Ragland. Orientations toward racial prejudice among metropolitan and non-metropolitan blacks. Paper presented at the annual meeting of the Rural Sociological Society, Baton Rouge, Louisiana. August, 1972.

Dietrich, Katheryn Thomas. Black families in a non-metropolitan southern county: Social, economic and psychological attributes. Departmental Information Report. College Station: Department of Agricultural Economics and Rural Sociology, Texas A & M University. June, 1973.

Dietrich, Katheryn Thomas. Determinants of family power among low-income southern

blacks. Paper presented at the annual meeting of the Southwestern Sociological Association, Dallas, Texas. March, 1973.

Dietrich, Katheryn, and William P. Kuvlesky. Changes in the attitudes toward race relations of southern rural blacks: Analysis of a panel of village women, 1970-1972. Paper presented at the annual meeting of the Association of Southern Agricultural Workers, Atlanta, Georgia. February, 1973.

Kuvlesky, William P., Jane Sell, and Katheryn Dietrich. Aspirations of rural black women and their orientations toward migration. Paper presented at the annual meeting of the Southwestern Sociological Association, Dallas, Texas. March, 1973.

Texas: Prairie View A & M College, Prairie View. School of Home Economics:

Byrd, Flossie M., Earl A. Taft, and William P. Kuvlesky. Black families under stress: A metropolitan-nonmetropolitan comparison of human disability in a southern area. Paper presented at Rural Sociological Society Annual Meeting. August 27, 1972.

Taft, Earl, and Flossie Byrd. Black families under stress: A metropolitan-nonmetropolitan comparison of individual family disability in a southern area. Texas A & M University-Prairie View A & M College Cooperative Research Center. Department Technical Report No. 72-1. September, 1972.

Byrd, Flossie M., and Avis B. Crosby. Comprehensive annotated bibliography on disability. Texas A & M University-Prairie View A & M College Cooperative Research Center. Departmental Technical Report No. 73-1. May, 1973.

Byrd, Flossie M., and Earl A. Taft. Black families under stress: An interregional comparison of individual and family disability among metropolitan blacks. Paper presented at American Home Economics Association Annual Meeting, Atlantic City, New Jersey. June 26, 1973.

Jackson, Sheryl R., and William P. Kuvlesky. Families under stress: An interethnic comparison of disability among selected metropolitan and nonmetropolitan families. Paper presented at Southwestern Sociological Society. March 22, 1973.

Jackson, Sheryl R., and William P. Kuvlesky. Influence of family disability and social orientations of homeworkers of different ethnic populations: southern black, western Mexican farm migrant and eastern white rural families. Paper presented at American Home Economics Association Annual Meeting, Atlantic City, New Jersey. June 26, 1973.

Taft, Earl A., and Sheryl R. Jackson. Relationships between family disability and family interaction patterns: A metropolitan-nonmetropolitan comparison of southern black families. Paper presented at the Rural Sociology Section of the Association of Southern Agricultural Workers. February 6, 1973.